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## **Safety Nets in Contexts of Violence, Fragility and Forced Displacement: The Case of Burkina Faso and Cameroon**

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# Safety Nets in Contexts of Violence, Fragility and Forced Displacement: The Case of Burkina Faso and Cameroon

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**Abstract:** The rapid expansion of social safety nets in contexts affected by violence, fragility and forced displacement raises questions about whether such programs can relieve the worst forms of insecurity and vulnerability in affected communities. To answer this question, we analyze 394 qualitative interviews from Burkina Faso and Cameroon (West and Central Africa). As the first study of its kind conducting cross-country comparative research in varied security contexts, we posit three channels – *material*, *social*, and *political* – through which social protection can shape experiences of violence, fragility and forced displacement. We found that social assistance, or social safety nets, built resilience by smoothing consumption and relieving the pressure of unanticipated shocks while programs were ongoing. However, because many of the most vulnerable inhabitants directed transfer spending towards immediate subsistence needs, safety nets rarely resulted in additional income-generating opportunities or enduring *material* effects beyond the program’s conclusion. Although trends diverged across regions and security contexts, we identified tentative evidence of *social* and *political* effects, in the form of expanded social networks, cohesion and interdependence among some beneficiary groups, and greater confidence in existing institutions when beneficiaries attributed the safety net to the government. We examined these impacts across regions facing distinct levels and types of insecurity.

**Keywords:** Social protection, Safety nets, Cash Transfers, Insecurity, Violence, Fragility, Forced Displacement, Extreme Poverty, State Capacity, Social Cohesion, Burkina Faso, Cameroon, Sahel, West and Central Africa

**JEL codes:** D1, D74, H53, I31, I38, O15

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## I. Introduction

**It is estimated that by 2030 nearly 60 percent of the world's extreme poor will live in fragile, conflict or violence (FCV) affected countries.**<sup>3</sup> There are 39 countries currently classified as fragile, whether due to institutional and social fragility or due to violent conflict, according to the World Bank classification. It is estimated that by 2030, no less than 359 million people in those countries will be living in extreme poverty.<sup>4</sup> Scholars have long interrogated the causal relationship between war and poverty, finding not only that conflict compounds experiences of poverty,<sup>5</sup> but that economic instability, resource scarcity, and state weakness can also exacerbate conflict dynamics.<sup>6</sup>

**Evidence from low-income countries has prompted observers to consider the role safety net programs might play in FCV contexts, as well as those with high levels of forced displacement.**

In low-income countries, research has demonstrated that social protection eases the vulnerabilities that stem from poverty, providing a buffer against unanticipated economic or health shocks, and an economic floor from which recipients can build resilience for the future.<sup>7</sup> These programs have been particularly effective in enabling human capital investments, promoting asset accumulation, diversifying income-generating streams, and fostering [higher productivity from existing activities](#). Resultingly, advocates hope safety nets might mitigate the worst effects of war by smoothing consumption, fostering resilience to unanticipated shocks, and building human capital over the long-term. In addition to easing vulnerabilities experienced by war-affected populations, proponents of safety nets have also emphasized poverty reduction as a vehicle for broader stabilization. In brief, safety nets might mitigate the potential for future social unrest by raising the opportunity costs of conflict participation, fostering social cohesion,

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<sup>3</sup> The World Bank Group defines the extreme poor as those living on less than \$1.90 a day (Bowen et al 2020). See also Beegle et al. 2018, and World Bank (<https://www.worldbank.org/en/topic/fragilityconflictviolence/overview>). Corral *et al.* (2020) on the other hand note that 80% of those classified as living in situations of extreme poverty reside in regions affected by violence.

<sup>4</sup> <https://worldpoverty.io/>

<sup>5</sup> Addison and Brück 2008; Brück and Schindler 2009

<sup>6</sup> Acemoglu and Robinson 2012; Fearon and Laitin 2003; Justino 2009; Keen 2012

<sup>7</sup> Alderman and Yemtsov 2014; Banerjee et al. 2022; Fiszbein and Schady 2009; Millan et al. 2019

smoothing social tensions and economic inequality, building trust in existing institutions, or enabling voice and participation through program processes.<sup>8</sup>

**However, even though a considerable proportion of the world’s poorest live in environments affected by conflict, little is known about how they engage with or benefit from social protection programming.**<sup>9</sup> Because such settings pose significant challenges for research access, there is a dearth of empirical evidence on the role of safety nets in conflict. As a result, much scholarly knowledge to date draws from programs implemented in comparatively more stable political contexts. Whether or how these findings generalize to settings affected by acute violence remains an open question. Finally, the mechanisms through which social protection programs might mitigate multidimensional insecurity are not well understood. This necessitates a deeper interrogation of social protection’s impact in conflict-affected regions.

**Over the past decade, governments and partners have increasingly engaged in poverty reduction efforts in FCV countries.** The World Bank Group’s (WBG) Social Protection and Jobs (SPJ) Global Practice (GP) Sahel Adaptive Social Protection Program established in 2013 is one such effort.<sup>10</sup> The Sahel is facing some of the fastest growing insecurity in Sub Saharan Africa and globally. It hosts over four million forcibly displaced people, including refugees and those displaced internally. Cameroon shares a number of the characteristics of the Sahel countries and hosts comparable social protection programs in regions of extreme unrest and also hosts no less than 2.5 million displaced individuals.<sup>11</sup> Given the dearth of systematic comparative research exploring these aforementioned dynamics, the region presents an opportunity to explore two

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<sup>8</sup> Cirillo and Tebaldi 2016; Legrange et al 2021; Ovadiya et al. 2015

<sup>9</sup> For exceptions, see: Brück et al. 2019’s Special Issue on “Social Protection in Contexts of Fragility and Forced Displacement”; Carpenter Slater and Mallett 2012; Doocy and Tappis 2017; and Lind et al 2022 and 2023. In their review of Cash-Plus programming in protracted crises, Lind et al (2023) map existing research and scholarship in contexts of conflict, forced displacement and climate-related shocks. Both Doocy and Tappis and Lind explicitly note that evidence on the design and impacts of these programs derives almost exclusively from stable low income settings (Doocy and Tappis 2017: 17; Lind et al 2023: 6). Citing some exceptions to this trend (e.g., Andrews et al. 2021; Lind, Sabates-Wheeler and Szyp 2022; Roelen et al. 2017), each question whether findings from existing studies might apply to protracted crisis settings.

<sup>10</sup> See the World Bank Sahel Adaptive Social Protection Program: <https://www.worldbank.org/en/programs/sahel-adaptive-social-protection-program-trust-fund> for a description of programming in each of the respective countries.

<sup>11</sup> <https://reporting.unhcr.org/operational/situations/sahel-situation>



overarching questions. The project addresses these questions through field work in Burkina Faso and Cameroon:

1. How are beneficiaries of social protection programs affected by fragility, violence and displacement?
2. How do poverty reduction efforts mitigate FCV and forced displacement dynamics or ease their worst impacts?

**To our knowledge, this is the first comparative study that utilizes in-depth interviews in environments affected by varying levels of insecurity to analyze experiences and effects of social protection.** Qualitative analysis is well placed for such an investigation since it (i) permits us to better understand day-to-day experiences of beneficiaries in their own words, (ii) affords us insight into how and why participants make the decisions they do, and (iii) understand which unique challenges different security environments present. This study makes two primary contributions. First, we propose three channels – *material*, *social* and *political* – through which safety nets have the *potential* to mediate experiences of violence, fragility and forced displacement and guard against their most damaging and destabilizing effects. Each has direct and indirect, as well as short and long-term, dimensions. Second, we assess the impacts of safety net programming across distinct security environments. Our findings show that material effects are more impacted by differing levels of insecurity than social or political effects. Safety net programs are important in providing immediate subsistence support to populations which are most disenfranchised because of poverty and conflict. The uncertainty of conflict decreases beneficiaries' ability to plan, thus limiting their ability to become self-reliant. These programs in some instances also contribute to greater social bonds and resource sharing (social) and increase trust in state- but this is not uniform and is very dependent on the program implementation and the particular country context (outside of the conflict situation).

**Within the safety net programming we specifically focus on unconditional monetary transfers.** We anticipate, however, that the channels and impacts we identify likely extend to other forms of social assistance or safety net programming. Some beneficiaries in our study also benefitted from human development and in some cases economic inclusion accompanying measures

alongside their transfer. This suite of programs is often referred to as cash plus or in some instances productive safety nets. For the remainder of the report, we use the terms social protection, safety nets, and cash transfers/plus interchangeably.

**The paper is structured as follows.** Part II briefly summarizes the relevant literature on the links between poverty, on the one hand, and violence, fragility, and forced displacement, on the other. It then outlines the three proposed channels through which we propose that safety net programs mitigate the impacts of conflict on poor and vulnerable households. Part III provides background information on the Burkina Faso and Cameroon, the two countries in which we conducted original qualitative research and the programs, discussing our research methodology, case selection criteria, and data. Part IV presents our key findings. We show how the three channels impact beneficiaries and non-beneficiaries in the broader fragility context. Part V concludes and offers policy recommendations.

## **II. Social Assistance in Contexts of Conflict, Fragility and Forced Displacement**

### **2.1. How are poverty, conflict, fragility, and forced displacement linked? A review of the literature.**

**There is extensive research exploring the correlation between poverty and conflict, specifically how poverty, inequality, and perceived inequality, can trigger conflict.** Several scholars have suggested that armed insurgency can offer greater hope to individuals who have little to lose, creating incentives for armed mobilization.<sup>12</sup> Economic precarity can erode confidence in existing institutions, leading to grievances and discontent that make armed rebellion an attractive option for potential recruits and communities that support insurgents.<sup>13</sup> Stewart (2008), Keen (2012) and others have underscored the ways in which poverty, and in particular unevenly distributed

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<sup>12</sup> Blattman and Annan, 2010; Collier 2000; Dyrstad and Hillesund 2020; Gurr 1970; Fearon and Laitin 2003; Humphreys and Weinstein 2008; Justino 2009; Keen 2012; Miguel 2004; Stewart 2008; Zartman 2019.

<sup>13</sup> Brück et al. 2019; Carpenter, Slater and Mallett 2012; Doocy and Tappis 2017; Dyrstad and Hillesund 2020; Justino 2009; and Lind et al 2022 and 2023.

inequalities, can lead to various forms of social and political unrest.<sup>14</sup> Collier (2000) famously identified a correlation between the proportion of unemployed young men in a given country and levels of armed group recruitment, and in 1970, Gurr first advanced the theory of relative deprivation. These insights elucidate how the perception of being worse off can exacerbate conditions for armed mobilization.<sup>15</sup> Each of these studies demonstrate how levels of poverty and inequality can create enabling conditions for rebellion.

**However, while poverty can create conditions ripe for armed group mobilization, research has also documented how conflict exacerbates poverty.**<sup>16</sup> Negative economic shocks are found to play a central role in perpetuating short-term poverty traps.<sup>17</sup> During times of crisis, individuals may be forced to make difficult choices that can have detrimental downstream consequences.<sup>18</sup> For instance, when faced with a life-threatening illness, they may have to forsake food or sell off assets or livestock. While these coping strategies may help them address immediate needs, they have detrimental consequences for their livelihood and human capital in the medium and long-term. Moreover, the uncertainty created by ongoing conflict and fragility limits possibilities for investment. This contributes to the persistence of intergenerational poverty, as expenses incurred during emergencies leave future generations even less equipped to deal with future shocks.<sup>19</sup> In conflict contexts, negative shocks are even more common. Violence can destroy material assets and critical infrastructure, cut off access to sources of income, and isolate individuals from their communities and social support networks.<sup>20</sup> High male mortality rates in war have gendered repercussions for poverty, as women are often left as household heads and must bear the financial burden.<sup>21</sup>

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<sup>15</sup>Importantly, climatic shocks can also exacerbate resource scarcity and provoke further social unrest (Hendrix and Glaser 2007; Hendrix et al 2019). These effects might be amplified in settings already facing considerable resource scarcity. Similarly, in Sierra Leone, Humphreys & Weinstein (2008) found that those offered monetary reward were more susceptible to armed group recruitment, whereas Fearon, Humphreys and Weinstein (2009) have shown that the distribution of development aid can foster social cohesion.

<sup>16</sup> Krug et al. 2002; Lacina and Gleditsch 2005

<sup>17</sup> Barrientos 2013; Carter and Barrett 2006

<sup>18</sup> Barrientos 2013

<sup>19</sup> See also: Suryadarma et al 2009

<sup>20</sup> Brück and Schindler 2009; Chant 1997

<sup>21</sup> Ni Aoláin et al. 2018; Davies and True 2018; Sjoberg 2013.

**There is also a mutually reinforcing relationships between poverty, inequality and state fragility.** The Fragile States Index defines fragility to include several attributes related to the state's reach and capacity within and beyond its borders. These include the loss of physical control of territory, the absence of a monopoly on the legitimate use of force, the erosion of legitimate authority to make collective decisions, the inability to provide adequate public services, and the inability to interact with other states as full members of the international community.<sup>22</sup> However, the consequences of state fragility are not evenly distributed. There are often stark differences between urban and rural settings, interior regions and those near national borders, and areas affected by conflict or under the control of armed groups and those under governmental control.<sup>23</sup> Typically, the most volatile regions of fragile states host the country's poorest and most vulnerable, and also have the weakest public services, lowest educational attainment, and fewest employment opportunities.<sup>24</sup> These dynamics can erode confidence in the state and damage people's faith in its legitimacy.<sup>25</sup> For these reasons, scholars argue that areas most affected by state weakness and fragility can be particularly vulnerable to conflict. Armed groups are more likely to succeed in contesting the legitimacy of state institutions where civilians lack confidence in them, and more able to mobilize insurgent violence or take up arms against them.<sup>26</sup> Therefore, fragile states both represent a top priority for global poverty reduction efforts and an opportunity to shore up the state's reach and bolster confidence in its capacity and institutions.<sup>27</sup>

**Finally, violence is often a major cause of displacement.** While displacement can be triggered by various factors, including poverty, climate and food insecurity, violence remains the most prominent driver.<sup>28</sup> Displacement can also exacerbate conditions of poverty, as individuals and

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<sup>22</sup> See: <https://fragilestatesindex.org/> . The World Bank also adopts a state-centered definition of fragility, characterized by “deep institutional crises, poor transparency and government accountability, and weak institutional capacity” (Brinkerhoff 2011; Latour et al 2020; The World Bank 2020). See: <https://thedocs.worldbank.org/en/doc/8bc2ffd2ca0d2f174fee8315ad4c385b-0090082021/original/Classification-of-Fragility-and-Conflict-Situations-web-FY22.pdf>

<sup>23</sup> Ferreira 2017; Gisselquist 2015; Grimm et al 2014; Milante and Woolcock 2017

<sup>24</sup> Luna and Soifer 2017; Ramadan et al 2021

<sup>25</sup> Brück et al. 2019; Carpenter, Slater and Mallett 2012; Doocy and Tappis 2017; and Lind et al 2022 and 2023

<sup>26</sup> Keen 2012; Stewart 2002, 2008; Weinstein 2006; Wood 2001.

<sup>27</sup> Bossuoy and Coudouel 2018; Brinkerhoff, Wetterberg and Wibbels 2016; Molyneux et al 2016; Oduro, 2015

<sup>28</sup> Bohnet, Cottier and Hug, 2018; Fisk, 2019; Salehyan and Gleditsch, 2006

families lose their support networks, sources of livelihood and assets, and employment or existing social safety nets. Displaced populations face higher risks of violence, particularly those who are poorest, lack resources or capacity to protect themselves from the effects of a shock.<sup>29</sup>

**Overall, the research linking poverty and violence underscores that conflict, fragility, and forced displacement have compounding effects on poverty.** These factors can create negative feedback loops that exacerbate poverty conditions and reinforce one another. Negative shocks, such as death, illness, unemployment, food scarcity and limited or non-existing access to water and healthcare – are more likely to occur among populations affected by conflicts, as well as extreme climate events. The poorest populations, who lack assets, support, and income-generating opportunities, bear the greatest economic costs of these shocks. Violence, fragility, and displacement often drive them into deeper poverty. Moreover, these groups are also the least able to recover from such shocks,<sup>30</sup> because they have no economic buffer to rely on. As a result, in FCV contexts, social safety nets play a key role in alleviating poverty alongside the compounding effects of conflict and violence.

## **2.2. Understanding the impacts of safety nets in conflict settings: An analytical framework**

**To better investigate the impacts of safety nets in FCV contexts, the study draws on existing research to identify three mechanisms – material, social, and political – through which safety nets affect individuals and communities.** The material mechanism refers to the (re)distribution of monetary benefits and resources provided by safety net programs to populations. By providing material and economic benefits, programs can strengthen households’ resilience to shocks that

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<sup>29</sup> For the purposes of this study, we are concerned predominantly with populations facing forced displacement predominantly as a result of violence rather than those leaving their place of origin for social or economic reasons. Nonetheless, we acknowledge that the distinction between forced and voluntary displacement is often misleading, since most forced displacement involves an element of individual agency, decision-making and choice, while “voluntary” displacement may be exacerbated by push-factors at home (Charron 2020, Crawley and Skleparis 2017, Erdal and Oeppen 2018).

<sup>30</sup> Hjelm et al 2016

are caused directly or indirectly by conflict.<sup>31</sup> For instance, income support can enhance household welfare and promote human capital accumulation, thus increasing households' ability to cope with current and future shocks. Moreover, business support measures can facilitate longer-term investments that build assets and income to guard against adverse events resulting from conflict.<sup>32</sup> Social protection smooths consumption and allows for asset accumulation or other forms of saving or investments such as education, as well as facilitating livelihoods and revenue-streams through the diversification of income-generating activities.<sup>33</sup> The ability for beneficiaries to improve their consumption, generate more revenue and have better access to finance diminishes their reliance on negative coping strategies to survive and prevents them becoming enmeshed in destructive poverty traps in the face of negative shocks.<sup>34</sup> Additional revenue, either from transfers themselves, or new revenue-generating activities made possible through safety net programs, can provide immediate and longer-term security in cases of illness, violence, the destruction of property or other negative shocks.<sup>35</sup> Yet research has also shown that FCV settings can limit beneficiaries' abilities to invest in productive income generating activities, due to more immediate subsistence and security pressures.<sup>36</sup> Fragility and conflict create such uncertainty which leads households to have much shorter planning horizons and prevents them from accruing the long term benefits such programs are intended to have. Finally, under certain circumstances, it is also possible that additional revenue may alter the opportunity costs and reduce the selective benefits armed groups might offer.

**Social safety nets can also provide a *social* buffer for individuals affected by conflict and its economic consequences.** Programs can foster new relationships and interactions among beneficiaries, as well as between beneficiaries and non-beneficiaries. Social relationships can mitigate the impact of negative shocks by creating new support networks, opportunities for

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<sup>31</sup> Lind, Sabbates-Wheeler and Spyz 2022; 2023; Bossuroy and Coudouel 2018)

<sup>32</sup> Barrett, Carter and Chavas 2019; Doocy and Tappis 2017; Hjelm et al 2016; Premand and Barry 2022; Premand and Stoeffler 2020

<sup>33</sup> Doocy and Tappis 2017

<sup>34</sup> Lake et al 2023; Premand and Barry 2022; Premand and Stoeffler 2020. See also Ecker & Maystadt, 2021; Bliss et al 2018; Ali et al 2022; and Kutz et al 2021, for a discussion of the impact of monetary transfers on food security and child nutrition in FCV contexts (in Yemen, Niger, Iraq and Somalia respectively).

<sup>35</sup> Attanasio and Mesnard 2006; Barrientos 2013; Carter and Barrett 2006; Maara 2018.

<sup>36</sup> Yin et al. [2019](#); Rockmore 2020; Sessou & Henning 2023.

employment, or sources for emergency loans. Social networks can similarly reduce vulnerabilities to armed group recruitment and mobilization.<sup>37</sup> Jones and Tvedten (2019), Lake, Legrange and Pierotti (2023), and McKay (2013) find that the individuals with very few social ties, such as widows or those without family, are more vulnerable to extreme poverty, as they lack a support structure during times of crisis. The establishment of new relationships through social safety net programs can mitigate for a lack of material assets in some contexts.<sup>38</sup> Additionally, poverty reduction efforts more broadly can enhance individual and community participation in social, political and economic life,<sup>39</sup> therefore building social cohesion among groups.<sup>40</sup>

**Finally, safety net programs can act through a political channel.** In addition to providing income and social support, these programs can also positively impact citizens' perception of their government and society. Social protection might build confidence in local or national institutions, offsetting grievances and alleviating some of the underlying drivers of conflict. Devereux and Sabates-Wheeler (2007) call these impacts the "transformative" potential of social protection because of their role in fostering political participation and engendering new forms of citizenship, civic engagement, and institution-building over the long term.<sup>41</sup> For example, safety net programs that expand access to healthcare and education and can improve human capital,<sup>42</sup> which can help individuals participate more fully in the economy or other aspects of social and public life.<sup>43</sup> This, in turn, can boost state capacity and changes citizens' beliefs about the role and obligations of their government. Safety nets can also improve key educational indicators such as enrollment and educational attainment<sup>44</sup>, which can impact attitudes towards the

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<sup>37</sup> See Fearon, Humphreys and Weinstein (2009) on social cohesion formed through development programs.

<sup>38</sup> Whitehead (2006), for example, finds in Ghana that small household size makes the impact of health shocks more severe, identifying a virtuous circle between household labor supply and poverty. Woolcock (2005) similarly calls attention to the importance of friends and relatives in responding to adverse events. See also: Barrientos 2013: 88; Carter and Barrett 2006; McKay 2013; Sen and Ali 2013: 184. There is a related literature on the potentially divisive repercussions of social protection for communities. See, e.g., Della Guardia et al 2022; Roelen 2020. See also: Pavanello 2016 and Pavanello et al 2018 for an extended discussion on the social impacts of transfers.

<sup>39</sup> Carpenter, Mallett, and Slater 2012

<sup>40</sup> Fearon, Humphreys and Weinstein 2009; Scacco and Warren 2018.

<sup>41</sup> Johnson 2020; Molyneux, Jones and Samuels 2016

<sup>42</sup> Barrientos 2013; Barrett, Carter and Chavas 2019; Carter and Barrett 2006

<sup>43</sup> Attanasio, Pellerano and Reyes 2009; Attanasio and Mesnard 2006; Baird et al. 2013; Carpenter, Mallett, and Slater 2012; Dreier et al 2021; Hjelm et al 2017; Tiwari et al. 2016

<sup>44</sup> Attanasio et al. 2012, Aurino et al. 2019

government and the opportunity costs of violence. Indirectly, the (re)distribution of benefits can shape perceptions of state legitimacy, as well as compliance with and confidence in state institutions and authority.<sup>45</sup> Finally, the nature and visibility of the government’s involvement in the program can either bolster *or* undermine trust.<sup>46</sup> These dynamics have important implications for fragility, as safety net programs can potentially strengthen state institutions and improve citizens’ confidence in their government.

**To better understand the impact of program design and implementation for target populations, we explore participants’ subjective experiences of safety net programs.** Table 1 identifies and outlines the potential pathways through which the *material, social* and *political* effects of social protections programs might feed into broader dynamics of insecurity in the short term.

**Table 1: Potential pathways through which safety net programs can affect dynamics of violence, fragility and displacement in the short term.**

<b>Material</b>	<b>Social</b>	<b>Political</b>
<ul style="list-style-type: none"> <li>- <i>New income reduces food insecurity for poorest households / improves subsistence, health, wellbeing for transfer duration</i></li> </ul>	<ul style="list-style-type: none"> <li>- <i>Programs can foster new social relationships, through program introductions, and dissemination of material benefits (Adato 2000; see also Attanasio et al. 2009, 2015);</i></li> </ul>	<ul style="list-style-type: none"> <li>- <i>Benefits dispersed by (and attributed to) governments can raise confidence in, and expectations of, the state in terms of protection, social welfare and social contractual dynamics</i></li> </ul>
<ul style="list-style-type: none"> <li>- <i>New income creates buffer for emergency expenses (Barrientos 2013)</i></li> </ul>	<ul style="list-style-type: none"> <li>- <i>Programs can also create new social fissures and tensions between beneficiaries and non-beneficiaries (Hochfeld &amp; Plagerson 2011; MacAuslan &amp; Riemenschneider 2011; Della Guardia, Lake and Schnitzer 2019).</i></li> </ul>	<ul style="list-style-type: none"> <li>- <i>New forms of participation in the economy can shift recipients’ plans for the future and alter their standing in society, with downstream effects for citizen engagement (Johnson 2020)</i></li> </ul>
<ul style="list-style-type: none"> <li>- <i>New revenue builds human capital and permits investment in education</i></li> </ul>		
<ul style="list-style-type: none"> <li>- <i>Resources allow for livelihood investments or savings that can create a sense of stability and build</i></li> </ul>	<ul style="list-style-type: none"> <li>- <i>Programs can reduce intimate partner violence (IPV) by easing the strain on resources (Botea et al. 2021; Baranov et al. 2021; Buller et</i></li> </ul>	<ul style="list-style-type: none"> <li>- <i>New forms of capital can build confidence and foster independence</i></li> </ul>

<sup>45</sup> Levi et al. 2009; Sacks 2012

<sup>46</sup> Dreier et al 2020



<p><i>resilience against unanticipated future shocks (Puteh et al. 2018)</i></p> <p>- Resources promote income diversification and investment in new revenue generation or productive investments (Barrientos 2013; Hjelm et al 2016)</p> <p>- New resources can also make recipients less vulnerable to violence or theft (by fortifying housing or enclosures for livestock)</p> <p>- New resources can also make recipients vulnerable to violence or theft.</p>	<p><i>al. 2018) or generate further intrahousehold conflict over decision-making vis-à-vis management of and access to resources and (Buller et al 2018).<sup>47</sup></i></p> <p>- Programs can create new employment opportunities for other members of the community. Typically, these would draw on existing social networks, but occasionally new social relationships may be created through work resulting from safety nets (i.e. hiring of short-term laborers)</p> <p>- New business partnerships and contacts can be created through tontines or lending or investment groups which create opportunities for crisis loans and other forms of social insurance that protect against deeper forms of poverty and uncertainty about the future (Jones and Tvedten 2019)</p> <p>- Accompanying measures, productive inclusion activities, training, sensitization or skills workshops can broaden social networks (Attanasio and Mesnard 2006; Baird et al. 2013; Tiwari et al. 2016)</p>	<p><i>particularly for women and other marginalized social groups, whose financial autonomy may open up opportunities previously unavailable to them and change their positionality vis-à-vis the state (Barca et al. 2015; Molyneux and Thomson 2011, Soares and Silva 2010)</i></p> <p>- Productive inclusion measures (financial literacy training, entrepreneurial training, business training, coaching, grant support) can bolster confidence in new business opportunities, and impact individuals' perceptions of what is possible</p> <p>- Access to health and education can have direct and indirect effects on attitudes toward and expectations of government (Aurino et al. 2019; Bossuroy and Coudouel 2018; Golooba-Mutebi &amp; Hickey 2010, Molyneux et al. 2016, pp1090; Porisky 2019).</p> <p>- ID cards and registration documents can foster a sense of citizenship or belonging for previously disenfranchised or undocumented populations (Oduro 2015)</p>
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<sup>47</sup> There is an increasing body of work analyzing the effects of social safety nets on intimate partner violence (IPV). The evidence on this topic is mixed, with many studies identifying reductions in physical, sexual, and emotional violence as well as controlling behaviors as a result of cash transfer interventions, primarily attributed to reductions in economic stresses. Others found no significant impact. Fewer studies identified an increase in backlash violence, although those that did identify a rise in IPV generally found effects to be concentrated among specific subgroups of women (see, eg, Bobonis, González-Brenes, and Castro 2013; Green et al. 2015; and Hidrobo and Fernald 2013). See Botea et al 2021 for a review of the findings of these studies.

In addition to the mechanisms summarized in Table 1, we identified various mechanisms that would not be visible in the immediate term but may emerge over time. Table 2 documents indirect or long-term effects that fall outside the scope of our research.

**Table 2: Additional mechanisms through which safety net programs can affect dynamics of violence, fragility and displacement over time.**

Material	Social	Political
<p><i>Income diversification and investment in new revenue generating activities can help accumulate assets over time, and generate new forms of revenue (Carter and Barrett 2006)</i></p> <p><i>Health, hygiene, safety and education can build human capital, reducing financial strain over the long-term and disrupting inter-generational poverty traps (Attanasio et al. 2012, Aurino et al. 2019)</i></p>	<p><i>New social networks can build resilience in the future with knock-on effects for material wellbeing and informal social insurance (Jones and Tvedten 2019)</i></p>	<p><i>New forms of participation in the economy can shift recipients' plans for the future and alter their standing in society, with downstream effects for citizen engagement (Beegle et al. 2018; Johnson 2020). This may be particularly true for ex-combatants, those vulnerable to armed group recruitment and mobilization, or those with ties to insurgent groups.</i></p> <p><i>Health and education spending can change priorities over the long-term, shape ideas of good governance, and create new demands and expectations of the state (Attanasio et al. 2012; Dreier et al 2020; Fiszbein &amp; Schady 2009)</i></p> <p><i>Better economic stability can improve wellbeing and alleviate stress, creating new possibilities for civic engagement, responsibility and participation (Maara et al 2023)</i></p>

### III. Methodology and Research Design

To understand how beneficiaries of social protection programs are affected by FCV contexts and how these programs might mitigate these dynamics, our qualitative research aimed to

**explore each of the mechanisms identified in Table 1.** The research had two main objectives: First, to explore the specific experiences and factors contributing to fragility (broadly conceived) among individuals who are beneficiaries and non-beneficiaries of social safety net programs, from their own perspectives, while facing different types and levels of insecurity. Second, to investigate the extent to which social safety net programs had an impact in shaping these experiences over the short and medium-term. While we are unable to evaluate macro-level or long-term trends, our data provides insights into broader patterns and *potential* future impacts, particularly regarding attitudes towards and trust in local institutions, relationships with other members of the community, and perceptions of available opportunities.

### **3.1. Selection of countries and research sites / Case study selection**

**Burkina Faso and Cameroon were selected as research sites based on a number of similarities in terms of program and security environment.**<sup>48</sup> Both countries have comparable safety net programs which provide social assistance in the form of monetary transfers alongside accompanying measures for human development and economic/ productive inclusion. In both Burkina Faso and Cameroon, programs incorporated some accompanying measures including public awareness events; small group education sessions emphasizing income generating activities and human development. In Burkina Faso, these sessions focused more narrowly on health, nutrition, child development, and developing resilience to shocks. In Cameroon, they also included home visits, public recognition of households that are implementing the practices advocated in the moral contract, and videos that illustrated the potential benefits of using the money wisely and the negative consequences of wasting the money.<sup>49</sup> Both Burkina Faso and Cameroon have experienced significant political unrest and armed insurgency over the past

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<sup>48</sup> In addition to program- and context-related similarities, both countries face severe human development challenges. They rank among the poorest in terms of human development according to the Human Capital Index (HCI) (Burkina Faso 0.38 on a 0 to 1 scale and Cameroon 0.40).<sup>48</sup>

<sup>49</sup> In Burkina Faso, the accompanying measures included educating households on good family practices in health, nutrition, hygiene, supervision and education and child protection, and improving the livelihoods of poor or vulnerable households with a view to strengthening their resilience to shocks.

decade. On the Fragile States Index, both Cameroon and Burkina Faso rank in 21<sup>st</sup> place globally in 2023.<sup>50</sup>

**In both countries, we purposively selected regions – and subregions – that were differently affected by conflict and forced displacement, and where the safety net program ended in the past three years.** We selected subregions where the program had finished more recently, as well as those where it terminated three years prior to the research. Within each subregion, we selected research sites at random. Randomizing the selection of program sites allowed variation in both security context and proximity to urban centers. Our qualitative research then permitted us to develop more detailed knowledge of the security environment in each site, allowing us to classify the security environment according to the designations "relatively secure," "insecure;" "somewhat insecure;" "highly insecure," which we later use to compare across sites and to anchor our analysis.<sup>51</sup> Our experiences in these sites offer a window into the functioning and experiences of safety nets in highly insecure environments with resonance for other FCV countries.

**In each country, we sought to maximize variation in the security environment facing beneficiary communities from the outset.** We used our interview data as well as assessments from regional experts, to group our sites into four security classifications. We defined a site as *relatively secure* if inhabitants were able to carry out their activities with some predictability, and without the ongoing threat of violence (although violence may still emerge from time to time). We defined a site as *somewhat insecure* if it faced infrequent incursions from armed group or if the surrounding areas posed security challenges preventing villagers from easily entering and

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50 The Fragile States Index defines fragility to include: "the loss of physical control of its territory or a monopoly on the legitimate use of force; the erosion of legitimate authority to make collective decisions; the inability to provide reasonable public services; and the inability to interact with other states as a full member of the international community." See: <https://fragilestatesindex.org/frequently-asked-questions/what-does-state-fragility-mean/>. Source: <https://fragilestatesindex.org/global-data/>; [https://fragilestatesindex.org/wp-content/uploads/2023/06/FSI-2023-Report\\_final.pdf](https://fragilestatesindex.org/wp-content/uploads/2023/06/FSI-2023-Report_final.pdf);

<sup>51</sup> Given inevitable access and security constraints associated with this type of research, there were areas in both countries that we were unable to travel to. Our activities in Burkina Faso were more constrained than in Cameroon, since there were many areas of the country that received the transfer but were completely inaccessible to researchers. While we were still able to capture some variation among our Burkina Faso research sites, our findings may not extend to other more volatile parts of the country. In Cameroon, we were able to access a number of sites facing greater insecurity, due to the fact that our research teams were already embedded in those communities, were intimately accustomed to working there, and could conduct research safely.

leaving but otherwise only episodically affecting daily life. We defined the security environment as *insecure* if other forms of violence posed a persistent threat and / or there were active armed groups nearby but the site itself wasn't directly attacked in the time period of the study. We applied the designation of *highly insecure* to one site, Moutchikar, in Cameroon's Far North, which was characterized by frequent raids and armed group attacks causing villagers to regularly flee their homes. For the purposes of analysis, we grouped insecure and highly insecure sites together.

### *Cameroon*

**In Cameroon, we selected the regions of Adamaoua and the Far North.** These two regions are affected by distinct security crises, with Adamaoua affected by an influx of refugees<sup>52</sup> from Central African Republic, and the far north being a site of Boko Haram raids. Adamaoua offered large numbers of refugee populations, making it invaluable for interrogating the relationship between the safety net and dynamics of forced displacement. Because of its more volatile security situation, Far North provided an invaluable window into how the safety net program functions in a site of serious ongoing civil unrest. In both regions, the selection of communes and villages was first determined based on accessibility. In each commune we randomly generated a list of two primary and two reserve villages, in case the accessibility or security situation changed over the course of the research.

**In Adamaoua, we selected the communes of Djohong and Ngaoui for their proximity to the border, and hence a high concentration of refugees and displaced populations.** Using a random generation among the program sites, we selected the villages of Damissa and Yamba Baya in Djohong, and Bafouk and Mont Ngaoui in Ngaoui. Because all the villages in Djohong and Ngaoui received the program, we selected the nearby commune of Meiganga, and the villages of Gbakoungue and Pitoia, for the non-program sites. In the non-transfer sites, we conducted between 4-6 interviews per site to get a sense of how non-beneficiaries in program sites and non-program sites compared.

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<sup>52</sup> In Cameroon the forced displacement context we focused on refers to refugees. Although we may use forcibly displaced interchangeably with refugees throughout the analysis for Cameroon.

**In Far North, we selected the communes of Koza, (transfer ended in 2019), and Mora, (program ended in 2022).** Only Mora had a high concentration of refugees. Our random selection left us with Moutchikar and Djinglya in Koza, and Yeme and Koldjima in Mora. We also identified non-program sites in the general proximity of the selected villages, and with similar features in terms of their populations and security contexts. We selected Gada Mayo in Mora and Mazi in Koza.

**Table 3: Activities in Each Study Village (Cameroon)**

Region	Province	Village/ City Name	program Period	Population	Research Activities	Security Context
Adamaoua	Ngaoui	Mont Ngaoui	Ended 2022	Refugees / nationals	Community Leader (CL) Interview (Intvs) (1) Beneficiaries (Ben) Intvs (17) Non-Ben Intvs (12)	Insecure
		Bafouck	Ended 2022	Refugees / nationals	CL Intvs (2) Ben Intvs (13) Non-Ben Intvs (10)	Insecure
	Djohong	Damissa	Ended 2022	Refugees / nationals	CL Intvs (1) Ben Intvs (12) Non-Ben Intvs (13)	Insecure
		Yamba Baya	Ended 2022	Refugees / nationals	CL Intvs (2) Ben Intvs (11) Non-Ben Intvs (12)	Insecure
	Meiganga	Gbakoungue	No transfer	Mainly nationals	Non-Ben Intvs (4)	Somewhat insecure
		Pitoia	No transfer	Mainly nationals	Non-Ben Intvs (4)	Somewhat insecure
Far North	Koza	Djinglya	Ended 2019	Mainly nationals	CL Intvs (2) Ben Intvs (12) Non-Ben Intvs (10)	Insecure
		Moutchikar	Ended 2019	Only nationals	CL Intvs (2) Ben Intvs (11) Non-Ben Intvs (14)	Highly insecure
		Mazi	No transfer	Only nationals	Non-Ben Intvs (4)	Insecure
	Mora	Yeme			CL Intvs (1)	

			Ended 2022	Mainly refugees	Ben Intvs (12) Non-Ben Intvs (8)	Relatively secure
		Koldjima	Ended 2022	Mainly refugees	CL Intvs (1) Ben Intvs (13) Non-Ben Intvs (2)	Relatively secure
		Gada Mayo	No transfer	Mainly refugees	Non-Ben Intvs (10)	Relatively secure

*Burkina Faso*

**In Burkina Faso, we identified Yatenga Province<sup>53</sup> as an intervention area of the program, that was both accessible but also adjacent to the insecurity affecting the country.** This gave us the opportunity to explore the relationship between social protection and dynamics of fragility, violence and forced displacement as Yatenga is also a province with high numbers of displaced individuals. We selected the department of Ouahigouya as the first research site, with three villages (Sector 10, Ouahigouya center and Sector 13) selected at random. Because there were no IDPs listed as beneficiaries in any of the three sites, the team replaced Sector 11 (which was very close to Sector 10) with interviews in Ouahigouya center in order to conduct interviews with beneficiaries also registered as IDPs. We selected one non-program village of a similar size and location in Ouahigouya (Baporé) as a “control” site, permitting a comparison between program experiences and experiences in a site that had not benefited from the program.

**We selected Passoré as the second research site where the safety net program concluded in 2019.** Our early research in Passoré revealed that few respondents had experienced any insecurity or displacement at all. We thus judged that the research in Passoré would be more limited in its ability to deepen knowledge of the project’s key themes (the relationship between social protection and dynamics of fragility, violence and forced displacement). After conducting

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<sup>53</sup> Programming concluded in 2023 after our field research.

interviews in two villages (Pathiri and Sarma), we decided to replace the two additional Passoré villages with two more rural sites in Ouahigouya (Ouattinoma and Issigui).

**Table 4: Activities in Study Each Village (Burkina Faso)**

Department	Province	Village Name	Program Period	Displacement	Research Activities	Security Context
Ouahigouya	Yatenga	Sector 10	2023	Mixed	CL Intvs (4)	Somewhat insecure
					Ben Intvs (12)	
					Non-Ben Intvs (8)	
		Sector 13	2023	Mixed	CL Intvs (4)	Insecure
					Ben Intvs (12)	
					Non-Ben Intvs (8)	
		Ouatinoma	Ongoing	Mixed	CL Intvs (2)	Insecure
					Ben Intvs (15)	
					Non-Ben Intvs (4)	
		Issigui	Ongoing	Mixed	CL Intvs (2)	Somewhat insecure
Ben Intvs (13)						
Non-Ben Intvs (5)						
Ouahigouya Centre	2023	Mixed community, only interviewed IDPs	CL Intvs (3)	Somewhat insecure		
			Ben IDP Intvs (20)			
Bapore	No transfer	Mixed	CL Intvs (3)	Insecure		
			Non-Ben Intvs (20)			
Yako	Passoré	Pathiri	2019	Mainly nationals	CL Intvs (1)	Relatively secure
					Ben Intvs (6)	
					Non-Ben Intvs (4)	
		Sarma	2019	Mainly nationals	CL Intvs (2)	Relatively secure
Ben Intvs (6)						



					Non-Ben Intvs (4)	
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*Research activities/Data collection*

**The nature of qualitative research allows for a comprehensive exploration of complex issues.**

In our research, we used qualitative methods to gain a deep understanding of the effects and experiences of safety nets at scale. What makes our study unique is its ability to compare sites that were affected by varying levels of violence, fragility and forced displacement in two different countries – a rarity in qualitative studies of this kind. Understanding the nuanced ways in which social protection can interact and intervene in these various relationships, and minimize potential drivers of harm, is difficult to capture, but of utmost programmatic importance. It is for this reason that we designed extended interviews covering a range of possible dynamics, relationships, life experiences and impacts.

**We conducted a total of 394 interviews across the 20 selected villages and urban areas in Burkina Faso and Cameroon.** We chose to conduct interviews in both intervention and non-intervention sites, as well as in intervention sites where the program had concluded some years previously to gain an understanding of salient differences between non-beneficiary attitudes in each, and also to understand the lasting effects of the program for beneficiaries.

**In each site, we first conducted key stakeholder interviews with community leaders followed by beneficiaries (if there were any) and non-beneficiaries.** We typically identified between 1 – 4 community leaders in each site. In intervention sites, we then conducted interviews with beneficiaries and non-beneficiaries to understand experiences of program beneficiaries compared to non-beneficiaries and explore any potential spillovers or animosities created by this inclusion/exclusion. We used a list of beneficiaries procured from the program team and generated a random selection.<sup>54</sup> For non-beneficiaries we worked with the community leaders to identify a roughly representative sample of interviewees loosely matched in profile to our

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<sup>54</sup> Approximately 36 beneficiary households on each list (12 target interviews and 24 reserves). Each household was marked with “M” or “F” to identify whether the research team should conduct interviews with the woman beneficiary or with the male household head. Both programs targeted women in the households as the main recipient of the cash transfers.

beneficiary sample. Participant names are anonymized in the research data, and where quoted, interviewees are identified only by a number, their gender, their village and their programme status (beneficiary, non-beneficiary, or community leader). Where possible, and where villages were more heterogenous, we sought to include a range of displaced and non-displaced respondents in each category.<sup>55</sup>

**Table 5: Data Collection Activities and Objectives**

Activity	Target population	Description	Transcripts	Objective
Informational / Key Stakeholder Interviews	Village chiefs / program administrators	1-4 per village	36	To gain a birds' eye view of village dynamics, associated tensions or idiosyncrasies, and broad trends, with a particular focus on dynamics of fragility, violence and forced displacement.
Interviews (beneficiaries)	Men, women, displaced, non-displaced	8 – 12 per village	185	To understand the situated experiences of different program participants; their individual experiences of (in)security; the varied impacts different social protection activities have had on their lives; and their perceptions of governance and security.
Interviews (non-beneficiaries in program sites)	Men, women, displaced, non-displaced	6 – 8 per village	114	To understand the situated experiences of non-beneficiaries in program sites, including their perceptions of governance and security; and their attitudes towards and knowledge of the program.

<sup>55</sup> In some sites (such as Koldjima, Yeme and Gada Mayo in Cameroon), the program predominantly targeted refugees and this is reflected in our interviewee selection. Other sites (such as Pitoia and Gbakoungue) did not include refugee beneficiaries. In Burkina Faso, the program formally targeted displaced populations in Ouahigouya Centre Ville only, but there was a mix of displaced (predominantly IDP) and non-displaced beneficiaries in all of the Yatenga sites. Pathiri and Sarma were more homogenous, and there were few displaced populations in either of these sites.

Interviews (non-beneficiaries in non-program sites)	Men, women, displaced, non-displaced	10-12 per village	42	To understand the situated experiences of non-beneficiaries in sites not targeted by the program including their perceptions of governance and security; and their attitudes towards and knowledge of the program.
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## IV. Key Findings

**This section presents evidence of the material, social, and political channels that emerged from our qualitative research across distinct security environments.** We present a table at the beginning of each sub-section, outlining the sub-mechanisms related to the three channels at varying levels of security. The table demonstrates the strength of the evidence for each mechanism and setting, highlighting any limitations or important variations across countries in the study. Our analysis reveals that the security context has the most pronounced impact on the material effects of the transfer. In contrast, the social and political channels are less contingent on the security environment but can be traced instead to the social and political environments and country contexts. We expect that the findings could extend to other countries in the region (Sahel and West Africa) exhibiting similar traits in terms of conflict dynamic (non-state armed groups/insurgents, loss of control of certain regions, inflow of refugees and or IDPs, high extreme poverty and inequality, limited access to social services etc.). However, it is important to note that some findings are a result of idiosyncratic aspects of the countries themselves (particularly on social and political dimensions).

### 4.1. Material effects

**This sub-section discusses the consumption smoothing effect of the safety net program, then explores how extreme poverty and insecurity impede longer term investments thus limiting the resilience building aspect.** It then looks into insecurity around the payment of the transfers itself. Table 6 documents how the identified sub-mechanisms play out in different security environments in our research. The remainder of the section explores how these mechanisms relate to one another, pulling out trends that emerged in the different security environments.

**Table 6: Material effects**

<b>Mechanism</b>	<b>Relatively secure</b>	<b>Somewhat insecure</b>	<b>Insecure / highly insecure</b>
<i>New income reduces food insecurity for poorest households / improves subsistence, health, wellbeing for transfer duration</i>	Strong evidence across all sites and for different beneficiary populations	Strong evidence across all sites and for different beneficiary populations	Strong evidence across all sites and for different beneficiary populations
<i>New income creates buffer for emergency expenses.</i>	Strong evidence across all sites and for different beneficiary populations	Strong evidence across all sites and for different beneficiary populations	Strong evidence across all sites and for different beneficiary populations
<i>New revenue builds human capital and permits increased investment in education.</i>	Some evidence across some sites and for some households but schooling sometimes deprioritized in favor of subsistence spending.  n.b.: some households pre-paid schooling for up to two years	Some evidence across some sites and for some households but schooling often inaccessible due to impossibility of travel / insecurity on roads.  n.b.: some households pre-paid schooling for up to two years.	Some evidence across some sites and for some households but schooling often inaccessible due to impossibility of travel / insecurity on roads. Sometimes deprioritized in favor of other more urgent expenses.
<i>Allows for accumulation of capital (assets / livestock) that can build resilience against unanticipated future shocks.</i>	Some spending on livestock for some households. Others unable to accumulate assets or livestock due to more immediate subsistence needs.	Some spending on livestock for some households. Others unable to accumulate assets or livestock due to more immediate subsistence needs. Some households refrained from spending on livestock for fears of theft.	Some investment in livestock (widespread for some communities particularly in Cameroon's far north), but often stolen subsequently in raids. Other households refrained from livestock spending for fear of theft or because they prioritized more urgent expenses.
<i>Resources promote income diversification and investment in new revenue generation or productive investments</i>	Limited, particularly in food insecure households	Limited, particularly in food insecure households	Limited, particularly in food insecure households or where other spending was prioritized as a result of the security situation.
<i>New resources can make recipients less vulnerable to violence or theft (eg by fortifying housing or enclosures for livestock)</i>	Limited spending on any assets or fortification, due to prioritization of subsistence.	Limited spending on assets, due to prioritization of subsistence; where beneficiaries could spend on assets, they prioritized	Limited spending on assets, due to prioritization of subsistence; where beneficiaries could spend on housing, their efforts

		fortifying housing (alongside school fees).	were often stolen or destroyed later.
<i>New resources can also make recipients targets of theft</i>	Rare	Beneficiaries targeted while returning from collecting the transfer.	Beneficiaries targeted while returning from collecting the transfer and sometimes had assets stolen in raids

**The program smoothed day-to-day spending and consumption considerably across all sites.**

Many beneficiaries reported improvements in their material conditions while the program was ongoing and, in particular, improvements in their abilities to provide food for their families. Beneficiaries also reported investing in their children’s education and homes. While the main purpose of the programs was to improve food security and poverty, they nonetheless did promote messaging to think of the future and to invest productively. Where households were unable to have more than one meal a day or have diverse diets, the program now afforded them this ability. In this way households improved their food security and reduced their reliance on negative coping mechanisms, at least for the duration of the program. For example:

*Some people have spent the transfer buying animals to raise, but in my village the beneficiaries mostly spent their money on food. I: Weren’t there people who would have invested in businesses? R: Other things were more important to do with the money, they ate, and they bought clothes with it... (Refugee Community Leader 14-H, Yeme, Cameroon).*

And:

*Me and my family ate very well with the money from this program. Each time [we received the transfer] we bought meat, flour for porridge, rice, and cooking oil to make good dishes... I also used the money to go to the hospital during illnesses, and bought my children nice clothes during the Ramadan holidays... There are many children at my house, and they have to eat every day... (Male beneficiary 18-H, refugee, Koldjima, Cameroon).*

And from Burkina Faso:

*If not for the transfer which allows us to meet our needs, it would be very difficult to live. With this money, we buy a bag of rice, with maize and condiments. (Female beneficiary 179-F, IDP, Ouahigouya Center, Burkina Faso)*

**In sites which were more sheltered from conflict, the safety net program helped build resilience beyond immediate consumption.** Even though the main objective of safety nets is to smooth

consumption and reduce food insecurity, in some cases, they also helped build resilience. This occurred through investment in assets and businesses. Some beneficiaries across both countries were able to direct the transfer towards longer-term investments such as livestock or housing and in such instances the benefits were clear. In sites that were slightly more sheltered from conflict, like Pathiri and Sarma in Burkina Faso, for example, beneficiaries experienced less direct violence and threats. Assets and livestock were rarely stolen and as such there was no fear in investing. These investments endured even years after the program's conclusion. Those beneficiaries astutely discussed their decision-making process regarding investing in livestock, illustrating how the security environment impacted these decisions. A beneficiary in Djinglya noted:

*For the first two months, I bought millet to feed my children, then I went to pay part of the school fees. Then, the second month, I completed my schooling payments, and for the third wave I bought a goat which died, and then we bought two more goats. For the fourth wave the children fell ill, so I used this sum to treat them, and in the last wave I bought more millet which was already ending. In addition to that, there were small needs including kitchen utensils and others... We also saved 40,000 francs paying schooling for the following year... The idea of buying goats was precisely for the purpose of breeding, which allowed me to manage the difficult situations of the illness. It is also thanks to this breeding that I was able to pay the school fees of my son who is now in ninth grade (Female beneficiary 2-F, Djinglya, Cameroon).*

In Mont Ngaoui, a beneficiary noted:

*I sent my children to school, I did their birth certificates, I paid people to plant some potatoes, I cultivated my field and I planted the cassava. Only in January the bush fires burned everything down, but I was able to build a little house, and now we are inside (Female beneficiary 3-F, Mont Ngaoui, Cameroon).*

In Yamba Baya, one beneficiary disclosed:

*People even invested in breeding in the village. At the beginning they were too afraid to buy livestock because they thought bandits would come to the house to kill or steal them, but after the soldiers started to watch over us they ended up forgetting this worry and bought sheep and goats (Beneficiary husband 7-H, refugee, Yamba Baya, Cameroon)*

One beneficiary interviewed three years after the program ended, commented:

*In terms of work, I can say that a lot has changed. I also breed and I admit that it helps me a lot... I: How was your life before the transfer? R: It was with the money from the transfer that I started my breeding, without that I would not be able to do it. I bought sheep and goats to rear. I: how*

*many sheep and goat do you currently have? R: We currently have a goat and her three kids and a sheep and two lambs. The others were killed in the fields... I: Before this [transfer] money, did you think about breeding? R: Not at all. (Female beneficiary 6-F, Pathiri, Burkina Faso).*

Another former beneficiary in Pathiri noted:

*This money helped us a lot. Since receiving this money, food is no longer lacking in our house. We shared the money with the head of the family and he used it to buy some condiments, food for the family- [...]. For the rest, we bought animals like sheep and goats that we raise for the development of our well-being... When these animals multiply, we resell them, the head of the family removes them for him and gives us the rest. With that, you also buy what you want, the needs of your children. We do not use to spend only, but we invested first. (Female beneficiary, 8-F, Pathiri, Burkina Faso).*

**Even in less secure sites, some beneficiaries sought to supplement their income in productive ways.** While a focus on more immediate needs meant that most beneficiaries did not introduce many changes to their income-generating activities, some were able to supplement or expand their existing activities, at least in the short-term. For example, a refugee beneficiary in Koldjima, Cameroon, told us:

*I: Since the transfer ended four months ago now, are the goats and everything else you bought still serving you? R: The goats are still there. The millet is already finished. Everything is finished except the two goats that are left. And then a bit of fertilizer and cola. I: Did the money help you invest in any projects? R: I bought the cola with the money we received, and I sell it at home. I started to expand this business around four months ago already. I: Why did you choose to invest in cola and not salt or other things? R: Because I was already selling cola before. When the money came, I just added to that. (Beneficiary husband 1-H, refugee, Koldjima, Cameroon).*

**However, the majority of beneficiaries, were unable to invest their transfer in productive activities nor plan for the future.** We identify two primary sources from which these constraints typically stemmed: a) poverty; and b) insecurity.

#### *(a) Poverty*

**Across all security contexts, some beneficiaries were too poor and food insecure to use the transfer for anything beyond immediate consumption.** This trend, which also persists in non-FCV settings,<sup>56</sup> meant that this subset of beneficiaries was only able to direct the transfer towards subsistence spending. Safety nets programs tend to be targeted in the poorest regions and at the

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<sup>56</sup> See, e.g., Barrett, Carter and Chavas 2019

poorest households. FCV also exacerbates poverty and vulnerability further. It is thus unsurprising that many could not save or invest. In Burkina Faso, based on the interviews those with displacement experiences tended to be among the least economically secure, feeling pressures to direct the transfer towards daily survival most acutely. For example:

*No, I cannot save. It is with the transfer that I manage to buy rice, corn and condiments. Before we received money at the end of each month, but now it is every three months and that does not allow us to meet our food needs. Let's not talk about other needs including clothes, shoes and others. I: How have you used the money transfer? R: Since we have benefited from the transfer, I can say that there has not been a change in our lives. Because this money allowed me only to support myself and my family for a while. I manage to buy rice and maize. (Female beneficiary 179-F, IDP, Ouahigouya Center, Burkina Faso).*

When pressed on whether she had thought about investments, the same beneficiary replied:

*I: Did the transfer allow you to acquire goods/items that will allow you to feel secure and/or earn money for years to come? R: When I get the money, I rush to pay for groceries. This money is not even enough for me to support myself let's not talk about buying goods.*

Other households responded similarly, recognizing a significant improvement in their day-to-day subsistence, but little capacity to do anything else with their funds:

*I: Can you tell me about the transfer of money that your wife receives? R: She does receive money, it helps us to manage household food needs, often to repay loans taken out for household expenses. I: How do you use the money from the transfer? R: It is to buy food or treat people in the household in case of illness. I: Did the transfer make it possible to develop new sources of income? R: Not at all, we just buy the necessities (food, clothing and others) for the household, the rest we complete with little money that we manage to have and we save. The money is not enough that we can take to invest in breeding and resell afterwards to make a profit. (Beneficiary husband 674-H, Sector 10, Burkina Faso).*

And:

*When you have no money, can you invest? People have no money and just think of food to survive while waiting for the end of this ordeal. (Female beneficiary 99-F, Sector 10, Burkina Faso).*

Many respondents expressed that they would have liked to spend on other things, but their immediate subsistence needs were too pressing. In Yeme, Cameroon, a refugee community leader told us:

*Some people have spent the transfer buying animals to raise, but mostly the beneficiaries in my village instead spent their money on food. I: Were there people who invested in businesses? R: There were other things that were more important to do with the money. They ate, and they*



*bought clothes with it. That's all. They needed it for that* (Community Leader 14-H, refugee, Yeme, Cameroon).

When asked if anyone in his community bought livestock, a non-beneficiary in Yeme confirmed these responses:

*Nobody! I: And why? R: It's impossible! I: Why impossible? R: It isn't enough. They barely have 20,000, 30,000. That can't be enough to buy an ox. It is insufficient, it is hardly possible to buy food or a few clothes with this money.* (Non-beneficiary 5-H, refugee, Yeme, Cameroon).

This perspective was shared across our sites, and across beneficiary populations. In Mont Ngaoui, another refugee beneficiary commented:

*The financial worries that we have revolve mainly around food or medical care... We cannot really do agriculture for lack of financial means.* (Beneficiary husband 3-H, refugee, Mont Ngaoui, Cameroon).

And in Djinglya, a beneficiary told us:

*I asked my friend for advice before the day of payment, I needed his opinion on the choice of expense I should make, between buying millet and buying a plot to cultivate. He replied that I had to first buy the millet to eat before buying the plot, because according to him, what should I eat if I had a field? I would have to wait for the season to cultivate, while the children were starving* (Beneficiary husband 3-H, Djinglya, Cameroon).

#### *(b) Insecurity*

**Even where beneficiaries were potentially financially able to invest, in the less secure sites, the conflict significantly inhibited this possibility.** This manifested in various ways. For some beneficiaries, the investments (assets, livestock etc.) would be stolen or pillaged, thus disincentivizing investment. In others, access constraints (for instance, roadblocks or the impossibility of traveling to market) meant they could not spend the transfer in the ways they wanted to. Thus, even those who were slightly better economically positioned to invest in productive activities were compelled to instead spend the transfer on short-term subsistence. We first discuss the risks the security context posed to beneficiaries when making investments and then discuss the heightened insecurity some beneficiaries faced as a direct result of their receipt of the transfer.

**The security context caused many beneficiaries to lose their investments to theft and the threat of theft deterred other from making investments.** While some were able to purchase animals,

the security context deterred many from doing so, leaving little else to spend on other than food. Many beneficiaries reported having to change their spending plans completely as a result of the insecurity.

*I: What did you plan to spend the transfer on at the start? R: Apart from buying food, we were thinking of doing business, having income that we will deposit in the bank. It is because there are many problems that we have limited ourselves only to food. (Female beneficiary 1612-F, IDP, Ouahigouya Center, Burkina Faso).*

Even the community leaders experienced such problems. A community leader in Ouattinoma commented:

*I: Do you breed now? R: I have an ewe, but I sent her to my birth village to take care of her, because every time she gave birth, the lamb was stolen. (Female community leader 1-F, Ouattinoma, Burkina Faso).*

And even in Yeme, a site considered relatively secure, when asked if the security situation affected her spending, a beneficiary told us:

*Yes, of course. We lost everything. If we hadn't, we could still be using the investments we made from the transfer (Female beneficiary 1-F, refugee, Yeme, Cameroon).*

Some highly insecure sites in the far north were subjects of ongoing Boko Haram raids, which undermined the program's ability to deliver longer-term returns.

*Before the transfer I had some animals but not many, and with the money [from the transfer] I bought even more. But Boko Haram took everything.... We had goats and chickens, the Boko Haram removed everything (Female beneficiary 2-F, Moutchikar, Cameroon).*

**Conflict related access and mobility constraints also posed a challenge to growing or investing in economic activities.** In more conflict-affected sites, even the most economically stable interviewed households faced challenges in getting to markets or to their fields to cultivate. This too often compelled them to divert their spending predominantly towards daily expenses. Particularly in the more rural locations of Ouattinoma and Issigui in Burkina Faso, beneficiaries spoke of perpetual interruptions to their revenue generating activities due to roadblocks or attacks on the roads. This situation prohibited beneficiaries from investing in the activities that would best aid them in the future. For instance, when vendors cannot sell surplus goods at the market, their investments feel futile.

*Because those of Ouahigouya had small markets where they entered to buy goods, but now these places are no longer visitable; so if you used to earn 50f, now it's 25f; because you can only go to one place... the market has decreased because the stocks can't be sold, and as long as they can't be sold, there can be no market. What you have today is still with you the next day, so finally, you are obliged to sell it at a low price. (Beneficiary husband 7-H, Ouattinoma, Burkina Faso).*

Another observed:

*The conflict affects our income because people have less and less resources. When your stomach is empty, you don't think of sewing a dress. Also, we are forced to reduce our working time in the field given the security context. (Female beneficiary 579-F, Sector 10, Burkina Faso).*

Similar obstacles are evident across the less secure sites in the sample:

*Traders came from other towns to buy our products and resell them, but their markets are no longer functional or they don't come for fear of insecurity, so the price of products drops. Being perishable products, we cannot keep them for a long time so we sell them at prices where after stretching the expenses, the gain is minimal. (Male non-beneficiary 10-H, Baporé, Burkina Faso).*

Illustrating the pressures many beneficiaries face when considering how to spend the transfer, one beneficiary in Mont Ngaoui, Cameroon, near the border, told us:

*The war in CAR and the hostage takers have impacted our income. When there wasn't this war, we could go do business in CAR and at the same time they could also come every Saturday here to the market in Ngaoui. At the time, over 20 trucks from Nigeria even would come with their merchandise in the villages here. There were all kinds of activities of that nature. But now, nothing happens here. Everything has stopped because of insecurity. On top of that, herders could go to their pastures with their herds in the brousse, the cattle were well fed, there was milk and meat everywhere. But now with the insecurity, no one can go to the brousse for those activities (Beneficiary husband 2-H, Mont Ngaoui, Cameroon).*

And in Bafouck:

*To get [to my field] I walk two hours... that's where my husband was kidnapped. I: Is there something preventing you from accessing these lands? R: No, it's just the fear we have every time we go there. I: What makes you afraid? R: Our field is very far in the bush and the Zarguinass had already kidnapped my husband once there. It is for this reason that I am afraid to go to my plot (Female beneficiary 1-F, Bafouck Cameroon).*

**Security around the program itself was a concern for many beneficiaries in some sites.**

Beneficiaries reported that even just being a beneficiary could make you a target as those around you know you are receiving money. This problem was not alleviated through digital transfers as beneficiaries still had to travel to collect their money and pull it out in cash. In fact, the mobile telephone at times could be a tell-tale sign. Beneficiaries in more urban areas, or displaced

populations living in less secure accommodations especially faced these issues. These communities often feared the transfer itself – or assets or other items purchased with transfer spending – would be stolen. One beneficiary’s husband in Burkina Faso remarked:

*I went straight to the bank to deposit [the transfer]. That same night, bandits came to my house armed with knives. They told me to give them the money I withdrew. They searched the whole house but found nothing. That’s what troubles us here (Beneficiary husband 154-H, Sector 10, Burkina Faso).*

Other beneficiaries reported threats while traveling to collect the transfer. A beneficiary from Issigui spoke of the risks she faced on collecting the transfer by road:

*We put the phones in our bags, and we do not inform anyone that we are going to withdraw the money. More often than not, we go in groups and we come back in groups without anyone knowing where we went and why we were there. It avoids cases of theft on the road. (Female beneficiary 23-F, Issigui, Burkina Faso).*

Others noted:

*I have heard that many women beneficiaries have been victims of theft. I know three women who were victims of theft. For the first two, they stole their cell phones, and for the third they took part of her transfer from her cell phone. When thieves see the big black cellphone in your hand, they know you’re a beneficiary (Female beneficiary 188-F, Sector 13, Burkina Faso).*

Beneficiaries also faced fears of being attacked. The same respondent added:

*When we take the money, we really fear of being kidnapped by the Zarguina, because here in our village, insecurity is growing. Since the war in the CAR started, we who live here at the border are always attacked, risking kidnappings and killings. So when you have money in this village you are exposed.*

**In conclusion, while safety nets had limited impacts for longer-term resilience, particularly in more insecure sites, they nonetheless played an important role in improving households’ consumption and their immediate wellbeing.** Without safety nets, populations in such contexts risk experiencing severe food insecurity as they are often isolated from basic services, markets, or productive activities. Additional revenue from the program also allows beneficiaries to cover medical expenses or school fees. However, beneficiaries faced numerous challenges when they intended or attempted make more productive investments. Extreme poverty often curtailed their ability to spend beyond immediate food consumption, while the lack of security prevented them from investing in productive activities. The threat of theft discouraged productive

investments, and the investments that were made risked being undermined by subsequent theft. Additionally, access to mines, fields, or markets was often limited due to roadblocks, further undermining investments made and shaping decisions about transfer spending. Each of these factors, alongside shocks born from conflict such as illness or housing repairs, are intensified in FCV settings, inhibiting the longer-term gains safety net. In areas which were relatively less insecure, beneficiaries were able however to make investments which lasted till.

## 4.2. Social Effects

In this sub-section, we focus first on new relationships forged through the program, which are evident in all sites. We then summarize patterns of resource-sharing among beneficiaries and demonstrate that resource-sharing between beneficiaries and non-beneficiaries was most prevalent in displaced communities. We then discuss jealousies and animosities, which were particularly pronounced in Cameroon and among nationals rather than refugees. Finally, we discuss intramarital relations. Table 7 documents these relationships, each of which are then discussed in relation to one another as they emerged across contexts, as well as in distinct social, political, and security environments.<sup>57</sup>

**Table 7: Social effects**

Mechanism	Relatively secure	Somewhat insecure	Insecure / highly insecure
<i>Safety nets may foster new social relationships through program introductions and dissemination of material benefits<sup>58</sup></i>	Significant evidence that beneficiaries made new contacts through the program	Significant evidence that beneficiaries made new contacts through the program	Significant evidence that beneficiaries made new contacts through the program
<i>Programs can create new fissures and tensions between beneficiaries and non-beneficiaries.</i>	Burkina Faso: Rare to non-existent.  Cameroon: rare among refugee communities.	Rare to non-existent in all Burkina Faso sites, and rare for refugee communities, but very	Rare to non-existent in all Burkina Faso sites, and rare for refugee communities, but very

<sup>57</sup> Additional mechanisms identified in the literature but that fell outside the scope of our research included new social networks that might emerge as a result of accompanying measures (Attanasio and Mesnard 2006; Baird et al. 2013; Tiwari et al. 2016) and a sense of community that altered incentives for out-migration (Pavanello et al. 2016). Accompanying measures and migration dynamics were difficult to track in a research project of this scale, due to data availability and access constraints.

<sup>58</sup> Or through additional activities or accompanying measures such as skills workshops (e.g., financial literacy), sensitization and education programs, or group meetings, which were not the focus of this study.

		common among Cameroonian nationals.	common among Cameroonian nationals.
<i>Programs can create intrahousehold conflict over resources and decision-making.</i>	Some evidence across security environments in Burkina Faso; more frequent when beneficiary household have less information about the program. More common in Cameroon regardless of information effects, and very widespread in the far North.	Some evidence across security environments in Burkina Faso; more frequent when beneficiary household have less information about the program. More common in Cameroon regardless of information effects, and very widespread in the far North.	Some evidence across security environments in Burkina Faso. High prevalence in Cameroon, in particular Adamaoua, where the program was targeted at women. Conflict was less common in the far north, because family structures dictated that men should control the transfer, even though women were the intended beneficiaries.
<i>Programs can create new employment opportunities for other members of the community. Typically, these would draw on existing social networks, but occasionally new social relationships may be created through work resulting from safety nets (ie hiring of short-term laborers)</i>	Rare across all security environments, due to the need to prioritize subsistence spending	Rare across all security environments, due to the need to prioritize subsistence spending	Rare across all security environments, due to the need to prioritize subsistence spending
<i>New business partnerships and contacts can be created through tontines or lending or investment groups create opportunities for crisis loans and other forms of social insurance.</i>	Some evidence of new savings groups and forms of social insurance born from new contacts.	Some evidence of new savings groups and forms of social insurance born from new contacts.	Some evidence of new savings groups and forms of social insurance born from new contacts.

**Almost all beneficiaries reported making new contacts because of the program, either during the registration process or simply through being a beneficiary.** The programs allowed for greater interactions between beneficiaries, particularly as they had to gather every so often to receive the transfer. The literature also shows that safety net programs can improve such bonds when they involve opportunities for greater interaction. One beneficiary in Burkina Faso commented:

*They have all become my friends, the day we meet, we laugh, we have fun like children. Each tells how the project has helped them. It's really good. (Female beneficiary 333-F, Sector 13, Burkina Faso).*

Even in small villages, it is notable how many relationships were strengthened among beneficiaries simply as a result of associating with one another:

*The village is not big so people know each other but the program has strengthened their bond because now they have decided to create a tontine group between them. This is proof that the program creates a good understanding between women. (Husband of beneficiary 23-H, Ouattinoma, Burkina Faso).*

**Across sites, the program strengthened existing bonds or created new relationships between previously unacquainted beneficiaries.** The strengthening or formation of new bonds sometimes this served as a form of informal social insurance. There were multiple examples of redistribution and sharing between beneficiaries as well as beneficiaries and non-beneficiaries. This was particularly directed to help those who needed additional support or had certain emergencies but also to improve the community. It even helped generate greater personal and business relationships in some instances leading to positive spillover effects. For example, one beneficiary in Cameroon reported:

*Yes, I made some Peul friends over there and the Mboum too because to get the money, we had to line up and we kept in touch and we see each other often at their place and mine too. I invite them often. My Peul friends ask me for help when they're in need and I help them when I have some [money]...we understand each other better than the non-beneficiaries and also we cannot say anything we like in front of non-beneficiaries for fear of hurting them, so that's why we prefer to keep to ourselves, we the beneficiaries. Plus, we support each other well. (Beneficiary husband 11-H, Yamba Baya, Cameroon).*

A beneficiary in Bafouck, Cameroon, similarly noted:

*I met various people during the transfer. When they call people's names, you follow each time and you see the person answer and then you notice them. People get to know each other through these interactions and become friends. I: Are you still in contact with these people? R: Yes, I am still in contact with my beneficiary friends. (Beneficiary husband, 10-H, Mont Ngaoui, Cameroon).*

A number of interviewees, beneficiaries and non-beneficiaries alike, spoke of the communal benefits various villages had accrued as a result of the program.

*The program has changed the face of this village because the families are more fulfilled. There is more cohesion and individuals are better able to help others. For example when there is a wedding the whole neighborhood goes out. (Female beneficiary 578-F, Sector 10, Burkina Faso).*

And:

*Since the transfer, people have changed their minds; they do good things... Money has changed things. When there is money it changes things. (Beneficiary husband, 12-H, Djinglya, Cameroon).*

Others commented on a sense of cohesion born from the program:

*When I'm in need, I go directly to my neighbor beneficiaries like me... I remember needing money to complete buying products, so I asked my neighbor beneficiary for a loan of 10,000f and he gave it to me... We are a very big family now, thanks to the PFS project. When a person is in trouble, we are all affected and we do everything to help him... A lot of things have improved since the beginning of the transfer. We have come together...we have our association and we come to the aid of everyone... We don't have electricity so we agreed in each association to contribute 10000f each to have electricity. Those who have the means gave more and others less, but everyone still helped. (Beneficiary husband 7-H, refugee, Bafouck, Cameroon).*

Even non-beneficiaries sometimes remarked on the cohesion and wellbeing fostered by the existence of the program:

*I: Did the money bring people closer together? R: Yes, many people became friends, the poor and the rich could not live together but because of that money, they are now friends. If you buy two goats and I also buy two goats. (Female non-beneficiary 1-F, Pathiri, Burkina Faso).*

Another non-beneficiary remarked on the savings groups some beneficiaries participated in:

*They have groups of tontines where they keep money, it's minimum 100 f and it's every week, they were trained by another project. The program has really made it possible to strengthen the links between these women who benefit from the program. I would even say that the program brought them together and it allowed them to be better organized. (Male non-beneficiary 2-H, Ouattinoma, Burkina Faso).*

There were also a number of reports of beneficiaries sharing resources with non-beneficiaries:

*The difference is that those who received bought fertile fields, so they can eat well. And those who haven't received it, it's a bit complicated. But we often share meals with them too, if we buy the bilibili, we give it to them. (Female beneficiary, 4-F, Moutchikar, Cameroon).*

A non-beneficiary in Moutchikar, Cameroon, similarly confirmed:

*The difference [between beneficiaries and non-beneficiaries is] what the beneficiaries took. Some helped the non-beneficiaries, who suffer. They buy food, etc, so the non-beneficiaries have benefited from the beneficiaries. If we are sick they can lend us money (Male non-beneficiary, 2-H, Moutchikar, Cameroon).*

And in Mont Ngaoui:

*If I don't have [money], the neighbors lend it to me. I pay it back afterwards... Health problems come without warning and can happen to anyone. Even neighbors and friends are sometimes in need, and in that instance, they turn to friends who are registered by the Social Safety Nets Project.*



*I: Do you know if other beneficiaries have given part of their funds to other people in the community? R: Yes, when they receive their money, they give a little to others who do not receive money. We are all from the same group, so the money belongs to us, even if only a few people were registered (Male non-beneficiary 11-H, Mont Ngaoui, Cameroon).*

In Burkina Faso, we observed similar dynamics. Because many non-beneficiaries received support from beneficiaries, they sometimes even reported feeling that they were also beneficiaries as a result. For instance:

*The woman who was selected, often she withdraws 1000f to give to those who did not have (Non-beneficiary 2-H, Issigui, Burkina Faso).*

When asked whether non-beneficiaries were unhappy that they weren't selected, another non-beneficiary noted:

*No, they don't complain because it's like I said, it's luck. And also, they did not meet the conditions to be among the beneficiaries. Especially because beneficiaries often share the food they buy with the transfer money with their neighbors, so it is a grace for all. When your neighbor does not have enough to eat, they will help him with food that they may have bought with the transfer money (Non-beneficiary 2-H, Ouattinoma, Burkina Faso).*

### **Resource sharing was most prevalent among displaced populations of the same ethnicity.**

While resource-sharing with non-beneficiaries was observed across various security contexts, it was more prevalent among displaced populations, especially those belonging to the same ethnicity. A refugee non-beneficiary described:

*Yes, some people when they receive their money, they give some to those who don't receive the money. We're all from the same group, so the money belongs to all of us, even if they only register certain people. (Male non-beneficiary, refugee, Yamba Baya, 10-H, Cameroon)*

Refugees also sometimes reported feeling more rooted as a result of the program:

*[The transfer] has helped many families to solve their problems and help others. I: Has the money that people received allowed them to feel less afraid of trouble? R: yes, people feel more secure here and the money has helped them to feel more at ease. I: Can you tell me how? R: When a person builds a house, it means he can feel good and that he would like to stay for a long time. Now we send our children to school. The transfer let us have all that (Beneficiary 2-F, refugee, Mont Ngaoui Cameroon).*

**Our research has shown that, while there are examples of greater bonds and resource sharing between beneficiaries and non-beneficiaries, there are also instances where this relationship is strained.** We observed this phenomenon in both highly secure and less secure contexts,

suggesting that insecurity does not necessarily lead to increased discordance. However, we did observe differences between the two countries. In Burkina Faso, we did not observe any jealousy or animosity between beneficiary and non-beneficiary. In Cameroon, however, non-beneficiaries exhibited some resentment towards beneficiaries, particularly among Cameroonian nationals in heterogenous communities. This manifested in various ways, including accusations of sorcery feelings of exclusion or abandonment, and a belief that beneficiaries were spending money frivolously. One beneficiary reported:

*They are angry... They are unhappy that they did not benefit from the transfer, so they can even feel hatred against the beneficiaries* (Beneficiary husband, 2-H, Moutchikar, Cameroon).

As found in other contexts (for example see Della Guardia et al 2019), others talked of double-standard pricing for beneficiaries, reporting:

*It's become very complicated, because I face threats from many directions. It even happens, now that I think about it, that I'm sold products at higher prices on the market just because they think I have a lot of money* (Beneficiary 3-F, Moutchikar, Cameroon).<sup>59</sup>

Another noted:

*Some spent uselessly; it didn't serve them at all...They spent on alcohol, some went looking for women [for sex] – that was the men. Others didn't want to save and used it without having done anything with it. That's why I speak of uselessness* (Female non-beneficiary 5-F, Djinglya, Cameroon).

On occasion, this jealousy allegedly manifested in accusations of witchcraft, with non-beneficiaries perceived to place curses on beneficiaries. For instance, one beneficiary described:

*As soon as I received the transfer, I faced certain difficulties, including jealousy and, above all else, sorcery. My family and I have overcome many mystical attacks (illness, accidents, death), but thanks be to God, we are still living* (Beneficiary 3-F, Moutchikar, Cameroon).

**Jealousy was less pronounced among displaced populations.** When asked about jealousy and resentment, one non-beneficiary refugee said:

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<sup>59</sup> Many commented on higher prices resulting from the transfer, and a subsequent drop when the transfer ended: “I: *What difficulties or problems did you encounter with the money transfer?* R: *Life became a little more expensive... with the money we were given; prices for everything increased at the market; I: Did the prices drop after the end of the transfer?* R: *Yes, We felt them drop, since it has only been three months since the end of the transfer.*” (Koldjima, refugee beneficiary 2-F). Across all sites, beneficiaries spoke of rising prices, but, curiously, this was not a concern that was often raised by non-beneficiaries: “*Speaking of difficulties, there aren't really any, except for the soaring prices of basic necessities, fruits and other food-related products on the market when we received the transfer.*” (Mont Ngaoui, refugee beneficiary 3-H).

*When they take that money, they share with us, so how could we ever be jealous? Since you have given to them, they also give to us (Female non-beneficiary 2-F, refugee, Yamba Baya Cameroon).*

Another non-beneficiary refugee in Mont Ngaoui noted that beneficiaries did not have control over their selection, and could not be blamed for her exclusion:

*No, it really isn't their fault at all if my name didn't figure on the list [of beneficiaries]. Everything depends on God's will (Female non-beneficiary 3-F, refugee, Mont Ngaoui Cameroon).*

**Where non-beneficiaries were able to benefit materially from the program, they tended to feel more positively towards it.** This was more pronounced among refugee communities because beneficiaries in refugee communities were more inclined to share their benefit with non-beneficiaries or to use it to benefit the community as a whole. In Damissa, as evidence of the program's impacts on social cohesion within the community, one refugee non-beneficiary commented:

*I: Did the economic situation of this village change with the program?*

*R: Yes, it changed a lot.*

*I: How?*

*R: Before, we didn't have many goats or goods in this village, but today, it's the complete opposite compared to past years. Previously, the houses were poor, but with the transfer, several families were able to fix their house and people now live more comfortably than before.*

*I: Has it affected your life?*

*R: Yes. Now that people have enough means, it is easy to take out a loan, especially since some increased their activities... It raised the standard of living in this village.*

*I: Did you also benefit from this money?*

*R: Directly I did not benefit, but indirectly yes. The people went to collect their money, and I brought my motorcycle, so I collected transport money for beneficiaries once they received their transfer in hand (Male non-beneficiary 5-H, refugee, Damissa, Cameroon)*

**While not the primary focus of the research, we found evidence of intramarital tensions that were exacerbated by the program.** One final dynamic hypothesized in the literature is the role safety nets might play in easing or introducing conflict for intramarital relations. The majority of empirical research on this topic finds that safety nets reduce instances of IPV by easing economic pressure on households (see Botea et al 2021 for a summary of these findings), we find mixed

reports across our project sites. Our interviews revealed that in many instances, there was a deep understanding and acceptance of why programs targeted women. However, there were still reports of violence and intramarital tension in Cameroon's Adamoua, resulting from conflict over women's control of the transfer. In Cameroon's Far North, husbands often took control of the transfer themselves. A community leader in Yeme synthesizes these dynamics:

*Yes, women also received money here, but the number of women who collected the transfer was low. It is more often the men who collected it here in Yeme. In fact, the men collect the money because the photos taken for household identification are of men, so the payment is given directly to the man. In addition, men are the heads of households who are financial managers; women shouldn't take care of money (Community leader 14-H, refugee, Yeme, Cameroon).*

In Koldjima, a beneficiary described:

*It's not me who often goes to take the money, it's my husband. And when he comes back, he tells me that the government gave us the money (Female beneficiary 7-F, refugee, Koldjima, Cameroon).*

In Adamaoua, some beneficiaries reported similar dynamics. When men attempted to coopt the transfer from their wives, it was often a source of considerable tension, particularly when women were directly identified as beneficiaries. One beneficiary's husband in Mont Ngaoui explained:

*The transfer posed many problems in this village...the transfer has made our wives rebel. They don't respect us like before. It's not all women, but some think they're now equal to men. Here in the village, every time they share the money, there are fights in the households, especially in the families where the man drinks wine. There are always divorces and violence around this transfer... I know a man who says his wife took the money and he doesn't know what she's doing with it. He wanted his wife to give him all the money, and she refused, and that's when he started beating her until he hurt her. Finally, they separated, and the wife has since gone back to her parents (Beneficiary husband 2-H, Mont Ngaoui, Cameroon).*

**While some women were able to make decisions over the transfer themselves, in many instances, their ability to do so was curtailed by their husbands.** While some households reported collaborative discussions over spending between husbands and wives, the more common narrative in Adamaoua was that once the woman collected each transfer, their husbands pressured them to share it with them, or tried to confiscate the money. Often, men would take the money from their wives and use most or all of it in ways their wives disapproved of, which could lead to marital disputes and violence.

*Some husbands after drinking alcohol come to bother their wives to give them the money. Our supervisor has to explain to them that this money is not for one person, it is for everyone [in the household], so they should not make problems (Female non-beneficiary 1-F, refugee, Yamba Baya, Cameroon).*

Another beneficiary told us:

*My husband suggested that I buy a motorbike for him, a second-hand motorbike and I told him that we have essential things to do. At first he took it badly; but he ended up understanding and that was fine. But among the other beneficiaries, a lot even... couples fought about this transfer. Eh; the husband wants to manage everything, the wife does not accept, sometimes the wife wants to manage everything, independent of her husband, and the problems started until there were beatings (Female beneficiary 3-F, Djinglya, Cameroon).*

**Cultural and religious norms profoundly shaped how the program affected intrahousehold dynamics.** In Cameroon's Far North, which was more traditional and conservative on average than Adamaoua, men freely admitted to taking over the transfers that had been assigned to their wives and justified it by stating their traditions and culture place stringent restrictions on women. This undermined the potential of the program to transform women's bargaining power, sense of empowerment, or their income-generating activities. For instance, when asked whether the transfer money had been given to the women of the village, one beneficiary husband explained:

*No, here the money fell into the husband's hands, because our wives are not supposed to go out. Tradition forbids it; our religion doesn't allow that (Beneficiary husband 18-H, refugee, Koldjima, Cameroon).*

Another beneficiary husband added:

*People didn't fight here. Women submit to men in our tradition and religion. They cannot oppose us no matter the situation (Beneficiary husband 23-H, refugee, Yeme, Cameroon).*

While most respondents in Burkina Faso were unable to invest their funds due to more pressing subsistence needs, women often took some decision-making role in transfer spending:

*It is by mutual agreement because he has been told that the money was for the whole household and should never cause quarrels. There was a household where there were quarrels because the husband took all the money out of his wife's hands and spent it on his own. (Female beneficiary 4-F, Ouattinoma, Burkina Faso).*

Yet there were still reports of significant backlash violence against women for some households.

One non-beneficiary in Pathiri observed:

*It is especially in the homes, there are women who have had [the transfer] and their husbands ask that they share with their co-wife, but the wife refuses. It seems the husbands even beat their wives because of this money. There have been situations where the wife refuses to share with her co-wife, and others who refuse to give a little to her husband and was beaten. (Female non-beneficiary 01-F, Pathiri, Burkina Faso).*

Another beneficiary in Ouahigouya commented:

*Often there is a fight between beneficiary women and their husbands because of the project... There are husbands who complain that their wives don't give them anything when they receive the money from the project. I learned that there are men who chased their wives away because of that. (Female beneficiary 188-F, Sector 13, Burkina Faso).*

**Where communities seemed to have greater information regarding the program, instances of intramarital conflict decreased.** In Burkina Faso, one beneficiary husband noted that he knew from the outset his wife would receive the money:

*It was said that it is the women who receive the money because they know how to manage the money well compared to the men and that this money should contribute to improving the living conditions of the household and especially to accompany the children in their educations. Also there should be no quarrels between a couple because of this money. (Beneficiary husband 7-H, Ouattinoma, Burkina Faso).*

When questioned on whether awarding the transfer to the women provoked tension, another man responded:

*I: Is the transfer money the basis of arguments between the man and his wife because the money is given to the women, yet it is the men who are the heads of the household and responsible for the expenses? R: It can happen but at our level, I don't think so because it was said at the start that the money belongs to the women. (Beneficiary husband 1-H, Ouattinoma, Burkina Faso).*

**In conclusion, we found mixed impacts of safety nets on outcomes such as social cohesion, with results not necessarily linked to the security situation.** The positive externalities of the interventions were evident in the form of strengthened social bonds, networks and relationships among beneficiaries. Moreover, we observed strengthened social cohesion between beneficiaries and non-beneficiaries in some displaced communities- this was as a result of resource sharing and, potentially, a shared trauma and history. The program also enabled greater community participation, allowing beneficiaries to forge new relationships across all sites and security environments. Insecurity was found to play a less significant role in shaping the social impacts of safety nets, than it for its economic effects. The strengthened or newly formed social

bonds have the potential to provide greater material as well as social security long after the transfer’s conclusion. However, there were also potential negative externalities resulting from the transfer, which varied across contexts. Social cohesion between beneficiaries and non-beneficiaries varied between Burkina Faso and Cameroon, with far more expressions of jealousy by non-beneficiaries toward beneficiary nationals in Cameroon. In Cameroon, non-beneficiaries showed considerable resentment towards beneficiaries, particularly in heterogenous non-displaced communities. Finally, we also observed evidence of intramarital conflict in Cameroon and some Burkina Faso households, which were pronounced when information about the transfer was limited.

### 4.3. Political Effects

This sub-section is organized as follows. We first explain variation in access to information about the transfer across sites, with a particular emphasis on the comparison between program and non-program sites. We discuss the effects of information about the programs in Burkina Faso and Cameroon, respectively, before moving on to document the despondency and neglect expressed in non-program sites. Finally, we demonstrate the possibility of new forms of participation in the economy for women, which was constrained in deeply patriarchal family structures, particularly in Cameroon’s Far North, likely undermining any potential downstream political effects for women beneficiaries as a result of new forms of participation in social and economic life. These findings are summarized in Table 8, and discussed in relation to one another and through our qualitative research in the ensuing discussion.<sup>60</sup>

**Table 8: Political effects**

<b>Mechanism</b>	<b>Relatively secure</b>	<b>Somewhat insecure</b>	<b>Insecure / highly insecure</b>
<i>Benefits dispersed by (and attributed to) governments can raise confidence in, and expectations of, the state in terms of</i>	In Burkina Faso, this was rare, due to limited information about the program (very few people knew the source of the	In Burkina Faso, this was rare, due to limited information about the program (very few people knew the source of the	In Burkina Faso, this was rare, due to limited information about the program (very few people knew the source of the

<sup>60</sup> In Table 1 we identified the potential for ID cards and registration documents to foster a sense of citizenship or belonging for previously disenfranchised or undocumented populations (Oduro 2015). This also proved challenging to investigate within the scope of our research, particularly due to the fact that beneficiaries did not seem to have new formal documentation as a result of their participation in the program.

<i>protection, social welfare and social contractual dynamics.</i>	transfer or attributed it to the government).  In Cameroon, knowledge of the program was high and there seemed to be corresponding gratitude and appreciation towards the govt (especially when compared to responses from non-beneficiaries).	transfer or attributed it to the government).  In Cameroon, knowledge of the program was fairly high and there seemed to be corresponding gratitude and appreciation towards the govt (especially when compared to responses from non-beneficiaries).	transfer or attributed it to the government).  In Cameroon, the least secure sites had less information about who was responsible for the transfer, as well as lower expectations or favorability towards the government.
<i>New forms of participation in the economy can shift recipients' plans for the future and alter their standing in society, with downstream effects for citizen engagement (Johnson 2020).</i>	Some evidence, particularly among refugee communities in Cameroon, but rare elsewhere due to the prioritization of subsistence spending.	Some evidence, particularly among refugee communities in Cameroon, but rare elsewhere due to the prioritization of subsistence spending.	Some evidence, particularly among refugee communities in Cameroon, but very rare for other populations due to the prioritization of subsistence spending and other more urgent needs.
<i>New forms of capital can build confidence and foster independence particularly for women and other marginalized social groups, whose financial autonomy may open up opportunities previously unavailable to them.</i>	Some evidence of women taking ownership over household spending, particularly in Burkina Faso. Backlash violence in some households in Cameroon. Women in Cameroon's far north rarely had any say or involvement in the program due to highly patriarchal household structures.	Some evidence of women taking ownership over household spending, particularly in Burkina Faso. Backlash violence in some households in Cameroon. Women in Cameroon's far north rarely had any say or involvement in the program due to highly patriarchal household structures.	Some evidence of women taking ownership over household spending, particularly in Burkina Faso. Backlash violence in some households in Cameroon. Women in Cameroon's far north rarely had any say or involvement in the program due to highly patriarchal household structures.
<i>Productive inclusion measures can encompass financial literacy training, entrepreneurial skills etc. which can bolster confidence in new business opportunities, and impact individuals' perceptions of what is possible.</i>	No evidence emerged in our data, but our research didn't explicitly evaluate accompanying measures	No evidence emerged in our data, but our research didn't explicitly evaluate accompanying measures	No evidence emerged in our data, but our research didn't explicitly evaluate accompanying measures
<i>Access to health and education can have direct and indirect effects on attitudes toward and expectations of</i>	No evidence in the short-term in our data (although non-program villages expressed far lower	No evidence in the short-term in our data (although non-program villages expressed far lower	No evidence in the short-term in our data (although non-program villages expressed far lower



<i>government (Molyneux et al. 2016, p. 1090; Bossuroy &amp; Coudouel 2018).</i>	expectations, particularly in Cameroon)	expectations, particularly in Cameroon)	expectations, particularly in Cameroon)
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**Information regarding who is responsible for the program (including implementation decisions such as targeting), differed across the two countries.** Despite extensive communication campaigns by the project implementers, our data showed that in Burkina Faso, respondents generally had very little information about who was responsible for the program. For example, in Sector 13, a man from a beneficiary household told us:

*I don't know the donors. Some beneficiaries know the name of the project and the beneficiary selection process, but I don't.. I can only thank those who are behind the transfer. (Beneficiary husband 23-H, Sector 13, Burkina Faso).*

On the other hand, in Cameroon, most respondents attributed the program to the government, although they did not understand why they were selected. In fact, they tended to attribute this to luck of God's will.

*This transfer made us feel how much the government is there for us, that it has not forgotten us and that we should no longer worry about the security situation (Beneficiary husband 10-H, Mont Ngaoui, Cameroon).*

*We were all registered but not everyone received the transfer. There are some who haven't had it. I tell myself that it may be by chance or else it's a wave... I don't know why they weren't chosen (Beneficiary husband 7-H, refugee, Bafouck, Cameroon)*

This was true of beneficiaries and non-beneficiaries alike:

*R: When they come by they go from house to house to register people. Recently there is a Gbaya who came to my house and we talked and he registered me but my name isn't coming out. I: Why isn't your name coming out? R: I don't know... it's chance (Male non-beneficiary, refugee, Yamba Baya, Cameroon).*

**Despite some information gaps regarding program design and decisions,<sup>61</sup> beneficiaries exhibited more positive attitudes towards government when they identified it as the source of**

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<sup>61</sup> Not all respondents attributed the transfer to luck. Some had better information, although we do not have information or observe patterns as to why some were better informed than others: *"We left with our card and the paper they left for us when we registered. It was round by round, and when my turn came I took the money and went home. I: Why were you selected? R: I tell myself that it is because they first carried out their investigation and they understood that there are people who are*

**the transfer.** This was particularly evident in our Cameroon sites where beneficiaries clearly had more awareness of the government's role. In Mont Ngaoui, for example, one beneficiary remarked:

*This transfer made us feel how much the government is there for us, that it has not forgotten us and that we should no longer worry about the security situation (Beneficiary husband 10-H, Mont Ngaoui, Cameroon).*

When asked whether the government was taking care of them and their families, most beneficiaries in Cameroon answered positively. Beneficiaries in Cameroon typically responded as follows:

*I: Is the government taking care of you and your family?*

*R: Yes, with the money they gave us, they gave to everyone. That's the help (Female beneficiary 2-F, refugee, Yamba Baya, Cameroon).*

Such responses were prominent in more secure areas where there seemed to be better access to information and hence knowledge regarding the program. In fact, respondents in the least secure sites in Cameroon, particularly in Moutchikar, seemed to have slightly less information regarding the program, which was reflected in their slightly less positive attitudes toward the government. Importantly, the research also revealed that, although insecurity might not have affected the respondents' perceptions *directly*, it did so *indirectly*, by at times, disrupting access to or dissemination of adequate information. For example, in Moutchikar, our least secure site, people rarely knew anything about where the transfer came from, which represented a stark contrast from our other Cameroon sites.

*I: Did people in the government or the sous-prefect decide who would benefit from the money?*

*R: It wasn't them who decided.*

*I: How do you know it wasn't the government?*

*R: Because they didn't come to walk from house to house. I don't know how they managed to take down the names, even if they listed everyone, some names didn't come out, so it's not their fault, it's luck.*

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*suffering in this village, because before the start of the transfer, there were people who slept on the street, even in the rain. I said to myself then that if I was selected it is because they know that I am poor and that I need help" (Beneficiary husband 12-H, refugee, Bafouck, Cameroon).*

*I: Whose fault is it?*

*R: The fault lies with those who shared the list of names. We don't know who sent them. We don't know where the money came from or who received the names or where they got the lists (male non-beneficiary 2-H, Moutchikar, Cameroon).*

**In Burkina Faso on the other hand, very few respondents attributed the program to the government, regardless of the security environment.** Beneficiaries' attitudes towards the government were dramatically different in Burkina Faso, where overall there seemed to be less awareness of the government's role. This was the case even in the more secure areas of Passore. When asked where the transfer came from, one Burkina Faso beneficiary noted:

*They say that the money we receive comes from the countries of white people. (Female beneficiary 10-F, Issigui, Burkina Faso).*

This was a fairly common impression across Burkina Faso sites. In Pathiri, for example, beneficiaries responded similarly:

*If you mean the white people's money that they gave us, then it's already been three years since we took that assistance and we haven't received anything else since... (Female beneficiary 06-F, Pathiri, Burkina Faso)*

**This lack of understanding about the government's role in the program created a missed opportunity to build trust in public authority in Burkina Faso.** When asked whether the government was taking care of them or their family, a beneficiary and ongoing recipient in Ouattinoma responded:

*No, because we have never received help from the government, so they don't take care of us. (Female beneficiary 12-F, Ouattinoma, Burkina Faso).*

In Issigui, a community leader in a program site responded:

*No, I don't have confidence in the government. I'm waiting to receive their assistance before I trust them. (Female community leader 2-F, Issigui, Burkina Faso).*

**Across both countries, as well as across security contexts, respondents in non-program villages proved particularly despondent about the future, displaying the least trust in government.** This was even true in Burkina Faso, suggesting that even though beneficiaries did not readily attribute the program to the government, its existence nonetheless still played some role in mitigating feelings of helplessness and despair. In Baporé, a Burkina Faso non-program site, for instance:

*The government doesn't even know we are alive (Male non-beneficiary 8-H, Baporé, Burkina Faso).*

This trend was also echoed across non-program sites in Cameroon, regardless of the security situation. In Gada Mayo, a relatively secure non-program site, interviewees expressed deep despondence towards the government:

*I: Is the government taking care of you and your family?*

*R: No, "I don't get anything from the government;*

*I: The government doesn't think of you?*

*R: No; we send people to register us, but nothing. So far, we have never received anything.*

*I: Are there administrative authorities who come to visit you? Like the sub-prefect, the mayor?*

*R: No they never come here; I haven't seen anyone like that here (Female non-beneficiary 1-F, Gada Mayo).*

Another interviewee in Gada Mayo told us:

*No, they don't help the people of Gada Mayo. They help people from elsewhere (Male non-beneficiary 12-H, refugee, Gada Mayo, Cameroon).*

In Mazi, a less secure non-program village, an interviewee told us:

*The government has made us totally poor (Male non-beneficiary 8-H, Mazi, Cameroon).*

And in Pitoia, one respondent told us:

*It seems that our village is cursed. It has never benefited from PFS money (Male non-beneficiary 12-H, refugee, Pitoia, Cameroon).*

Alongside government neglect, respondents in non-program sites often also expressed feelings of deep insecurity.

*Cameroon is insecure, there is no peace, the government has forgotten us. Because ever since people have been fleeing and dying, nothing is done on the government's part. So we simply say that we are abandoned (Male non-beneficiary 8-H, Mazi, Cameroon).*

These sentiments of profound negativity in non-program sites, regardless of the security situation, suggest that the program *may* play an indirect role in creating greater hope for the future, even where beneficiaries do not attribute the program to the government.

**While information about who was responsible for the program seemed to build trust in the government, there were also disparities between displaced and non-displaced communities.**

Overall, displaced populations expressed the highest degree of enthusiasm about the support they received.<sup>62</sup> The following statement is emblematic of the prevailing positive sentiment among displaced beneficiary communities:

*The government has helped us so much, for example with water, the hospital, and they continue to expand the schools for the children...[we hope] that they continue to help us: by expanding this village, sending the information machines [computers] for the high school, sewing machines, that they help us with the children's birth certificates and documents and also with national identity cards for adult refugees (Female beneficiary 3-F, refugee, Mont Ngaoui, Cameroon).*

And:

*The government played a very important role [in this transfer], because it is thanks to it that we received it and everything that we have today here. What I mean is if the government wasn't here, there wouldn't be all of this. So it is of fundamental importance...the government appears to be the most important actor in bringing their assistance to use because it is above all else thanks to their hospitality and their willingness to help that they accepted to let those of us who are in need and in trouble live here on their territory (Beneficiary husband 3-H, refugee, Mont Ngaoui Cameroon).*

Even in Bafouck, a site with considerable insecurity, refugee beneficiaries still expressed hope and gratitude towards the government. This may be a result of being welcomed and receiving support by another country's government while having had to escape their own country.

*The government must send us more soldiers to increase vigilance; when the highway robbers see more soldiers, they will be afraid and will leave this village forever. The government must come to the aid of families who are in distress, whether they are citizens or non-citizens. I: Is the government taking care of you and your family? R: Yes, the government ensures our safety which makes me sleep well at home and my family too and all the rest of the community that is why we are always with them (Beneficiary husband 7-H, refugee, Bafouck, Cameroon).*

And even in non-program sites, displaced people were slightly more optimistic than nationals, hoping that their luck would turn, and the government would protect them:

*I: Is the government taking care of you and your family?*

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<sup>62</sup> It is highly likely respondents were unwilling to answer questions about their attitudes towards the government truthfully, due to fears of reprisals. It is also possible that refugees were more fearful about the potential consequences or repercussions of speaking freely than were Cameroonians, and so positive responses to questions about the government should be understood through this lens.

*R: The government is not taking care of our family yet, but we hope to get help from them (Female non-beneficiary 4-F, refugee, Gada Mayo, Cameroon).*

**Finally, our research on the impact of safety nets on inclusive citizenship has yielded mixed results.** Some literature suggests that social protection can foster a new sense of citizenship and belonging among previously disenfranchised populations.<sup>63</sup> This may be especially true in contexts where women or minoritized populations assume new roles by virtue of the program, either through being the primary recipients, managing household finances for the first time, or through new roles in social or public life (such as attending financial literacy sessions, or opening bank accounts).<sup>64</sup> Our findings indicate that this outcome is far from guaranteed. In Burkina Faso, women who were the direct beneficiaries of the program assumed new roles in their households and communities. For example, in Pathiri one woman told us:

*In terms of work, I can say that a lot has changed. I also breed and I admit that it helps me a lot. I: How was your life before the transfer? R: it was with the money from the transfer that I started my breeding, without that I would not be able to do it. I bought sheep and goats to rear... I: Before this [transfer] money, did you think about breeding? R: Not at all. (Female beneficiary 6-F, Pathiri, Burkina Faso).*

While we did not observe any notable changes in their perceptions towards the state or their role as citizens, we did observe new forms of participation in public life. For example, building on the social effects of the transfer, women beneficiaries in particular often participated in the community in new ways, which could potentially transform their role and positionality in the community in the future. In Burkina Faso, a number of beneficiary households commented on these new forms of participation:

*Our community has changed with the transfer as people are closer and more willing to support others. When there are contributions within the community, more and more households participate. (Female beneficiary 578-F Sector 10, Burkina Faso).*

And:

*Between her and the women they have formed a group or some kind of association within which they make contributions in order to carry out some common activities. (Husband of beneficiary 21-H, Ouattinoma, Burkina Faso).*

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<sup>63</sup> Devereux and Sabates-Wheeler 2007

<sup>64</sup> Naila Kabeer (2005) has referred to this phenomenon as “inclusive citizenship.”

These effects were less pronounced in Cameroon, however, where women's control over the transfer and participation in public life was more contested.

**In conclusion, beneficiaries who attributed the safety net program to the government had generally more favorable attitudes towards it.** In Cameroon, where information regarding the government's role was better known, beneficiaries expressed more positive attitudes toward it and had higher expectations from it. This was more common across more secure sites where there seemed to be better access to information or simply better knowledge regarding the program. In Burkina Faso however, knowledge regarding the government's role (or lack of the knowledge) did not differ by security level. Overall beneficiaries were not aware the program was a government initiative. This lack of understanding created a missed opportunity to build trust in public authority. But knowledge of the government's role is also a double-edged sword: while it contributes to positive attitudes towards the government among beneficiaries, non-beneficiaries who attributed the program to the government reported feeling even more left behind as a result and were more inclined to express negative feelings toward the government.

## V. Conclusion

**While there are a number of studies of safety net programs, there has been little prior research on the broader *material, social, and political* effects of safety nets in FCV contexts.** Existing studies focus on discrete programmatic impacts (for example, the effects of child nutrition on health outcomes, or the effects of safety net interventions on income diversification) and mostly outside of FCV contexts). Few studies have looked comprehensively at different facets of program implementation, comparing them across distinct security contexts. Even fewer have scrutinized the less tangible social and political impacts, which may prove particularly salient in areas of extreme poverty, weak state legitimacy, violence, and armed group mobilization. Such effects can be difficult to capture with quantitative indicators, whereas qualitative research may be uniquely placed to identify the complex, multifaceted, and mutually constituted impacts.

**Our analysis revealed the role safety net programs play across all three dimensions -material, social and political.** Safety nets save people's lives in FCV contexts by ensuring they have income to feed themselves and take care of themselves, particularly in contexts of limited economic

opportunities. These programs can also play a role in building social cohesion and trust in government – aspects which are particularly important in contexts of fragility and conflict, where the social contract may have broken down and state legitimacy is in question. SSNs are an important tool which allow to address poverty reduction and increase confidence in state institutions, if implemented appropriately. This should encourage governments to use social safety nets more widely in FCV contexts. To ensure positive impacts, programs should adapt to the unpredictable context and invest in more modular design and delivery systems. We expect these findings to travel to context with similar dynamics (particularly in Sahel and West Africa), however the differences between Cameroon and Burkina Faso show that there are also some aspects that are context specific (like how social animosities manifest, and how intramarital / family dynamics are impacted).

### ***Material***

**Safety net programs were a lifeline for extremely poor households in insecure regions despite their limited longer-term impacts.** Safety nets in insecure areas in Burkina Faso and Cameroon had important *material effects*. Poor households living in insecure territories face additional challenges and burdens. Services are more limited, markets are destroyed, as are businesses and opportunities. Most interviewed households used the assistance for immediate subsistence needs: to feed themselves, for medical needs, and schooling rather than in productive investments. Households were too poor to invest and/or feared losing their investments to banditry and attacks. Households in more secure environments however were able to invest and maintain gains after the programs ended. In the face of uncertainty and limited access to economic activities, safety nets also limit the loss of human capital. They act as important buffers, preventing further destitution.

**Because they fulfill an important material function in FCV contexts, social safety nets are worth supporting and expanding.** While the long-term productive impact of safety net programs might be more limited in insecure contexts, they can play a critical role in preserving food security and human capital, which are both essential objectives in FCV contexts.

### ***Social***



**While patterns differed across sites, the analysis identified tentative evidence of *social* effects.**

These were seen in the form of expanded social networks and interdependence among some beneficiary groups, and some spillover effects for non-beneficiaries. Expanded social networks created the potential for new forms of informal social insurance in moments of crisis, with the potential to endure beyond the shorter-term material effects of the program. Indeed, beneficiaries often shared their resources with family and friends (non-beneficiaries) or other beneficiaries. This was particularly the case within the refugee communities. The connections formed in the context of program implementation, when program activities encourage interactions, seem to have lasted after the programs' conclusions, with important implications for beneficiaries' informal social networks.

**Unsurprisingly, instances of animosity between beneficiaries and non-beneficiaries were also observed at times.** The prevalence of animosity did not differ by security context. Rather, it was more pronounced when the targeting process was not well understood by communities and when communication around the selection of beneficiaries was insufficient. There also seemed to be social differences between the two countries, beyond those which can be explained by their security context. More analysis is needed to understand the factors influencing social cohesion, particularly in seemingly similar security environments. Negative impacts were also observed in intramarital relationships, which, again, differed between regions but not by security level. Similarly, negative repercussions for intramarital tensions were more apparent when communication and information about the transfer was less clear.

### ***Political***

**Safety net programs can be powerful tools for governments to strengthen the social contract, build trust, and address certain drivers of fragility.** While evidence is tentative, we observed greater confidence in state institutions when beneficiaries attributed the program to the government. It is important to consider however, how the dissipation of material impacts over time could undermine the programs' ability to contribute to longer term stability. Where beneficiaries felt cared for during the program because they attributed it to the government, these effects often waned after the program's conclusion.

**Knowledge of government's role can be a double-edged sword.** Communities not benefitting from the program, but knowing that the government was behind it, tended to express a greater sense of neglect and more negative attitudes towards the government. In addition, non-beneficiaries in areas not benefiting from the program exhibited stronger feelings of hopelessness relative to beneficiaries. Echoing patterns concerning knowledge about targeting, knowledge of the government's role also proved to be more related to effective communication, than to the level of insecurity.

**Finally, many political effects are not linear and may not be immediately visible.** New forms of participation in public life, for example, may have downstream effects that are difficult to observe in the short-term. Overall, it is important to better understand the complex and sometimes intangible ways in which social protection programs can shape experiences of citizenship, identity, belonging, and social cohesion.

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## ABSTRACT

The rapid expansion of social safety nets in contexts affected by violence, fragility and forced displacement raises questions about whether such programs can relieve the worst forms of insecurity and vulnerability in affected communities. To answer this question, we analyze 394 qualitative interviews from Burkina Faso and Cameroon (West and Central Africa). As the first study of its kind conducting cross-country comparative research in varied security contexts, we posit three channels – *material*, *social*, and *political* – through which social protection can shape experiences of violence, fragility and forced displacement. We found that social assistance, or social safety nets, built resilience by smoothing consumption and relieving the pressure of unanticipated shocks while programs were ongoing. However, because many of the most vulnerable inhabitants directed transfer spending towards immediate subsistence needs, safety nets rarely resulted in additional income-generating opportunities or enduring *material* effects beyond the program's conclusion. Although trends diverged across regions and security contexts, we identified tentative evidence of *social* and *political* effects, in the form of expanded social networks, cohesion and interdependence among some beneficiary groups, and greater confidence in existing institutions when beneficiaries attributed the safety net to the government. We examined these impacts across regions facing distinct levels and types of insecurity.

JEL Codes: JEL D1, D74, H53, I31, I38, O15

Keywords: Social protection, Safety nets, Cash Transfers, Insecurity, Violence, Fragility, Forced Displacement, Extreme Poverty, State Capacity, Social Cohesion, Burkina Faso, Cameroon, Sahel, West and Central Africa

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